

Proposed NU Business Name: MAYER DOWA TELECOM & VARAITIES

Project identification and prepared by: Md Hafij Uddin,
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SENTU HOSSAIN
Age	:	03-07-1992(25Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brother
Address	:	Vill: Bahra P.O: Dakshin Bahra ; P.S: Dohar Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABEYA BEGUM
(iii) Father's name	:	MD. ALTAF HOSSAIN
(iv) GB member's info	:	Branch:Kusumhati,Centre # 06 (Female), Member ID: 1067, Group No: 01 Member since: 2000- present (17Years) First loan: BDT 5000/- Existing loan:75000 Outstanding loan: 49400
Further Information:		
(v) Who pays GB loan installment	:	Husband
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. 03 month in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720329879
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABEYA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

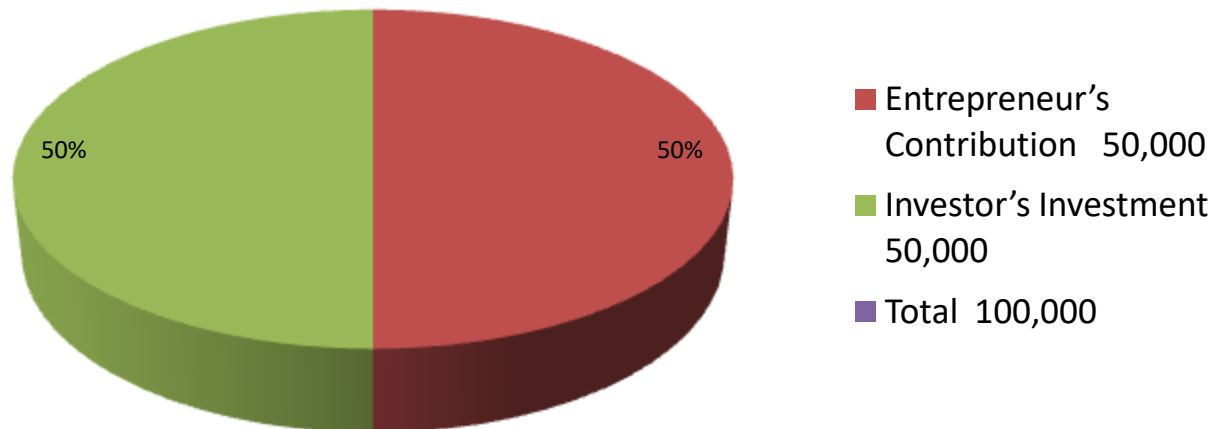
Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOWA TELECOM & VARAITIES
Location	:	Purbo ,Dohar, Dhaka
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The goods like, Varieties item, Item e.t.c.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from chokbazar .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Varieties item	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Varieties item	980	29400	352800
Total Variable Expense	980	29400	352800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7700	92400
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Varieties item			50,000			50,000	105,000
			0			0	0
	0	0	50,000	0	0	50,000	105,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Varieties item	1800	54000	648000	680400	714420
0	0	0	0	0	0
Total Sales(A)	1800	54000	648000	680400	714420
Less Variable Expense (B)					
Varieties item	1260	37800	453600	476280	500094
Total Variable Expense	1260	37800	453600	476280	500094
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7700	92400	93100	93815
Net Profit (E)= [C-D]		8500	102000	107100	112455
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82000	169100
	Total Cash Inflow	152,000	189,100	281,555
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,000	169,100	261,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

