

Proposed NU Business Name: M/S MAYER DUYA ENTERPRISE



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Mawna Unit, Gazipur
Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL HOSSEN
Age	:	07-07-1985(35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 son 1 Daughter
No. of siblings:	:	2 sisters
Address	:	Vill:Majpara P.O:Bormi P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KORIMON NESHA
(iii) Father's name	:	ABD:JOBBAR
(iv) GB member's info	:	Branch:Bormi Sreepur , Centre # 17(Female), Member ID: 9571/2, Group No: 08 Member since:27-05-2009 raning (08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 28,020.
(v) Who pays GB loan installment	:	Mother
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-096515
Family's Contact No.	:	01779-108395
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KORIMON NESA Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAYER DUYA ENTERPRISE
Location	:	Prosika Mor,Mawna Chourasta,Sreepur,Gazipur
Total Investment in BDT	:	BD 3,40,000
Financing	:	Self BDT 2,90,000(from existing business) 85% Required Investment BDT 50,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 15ft= 450 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Bosta etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Konabari. ▪Agreed grace period is 3 months.

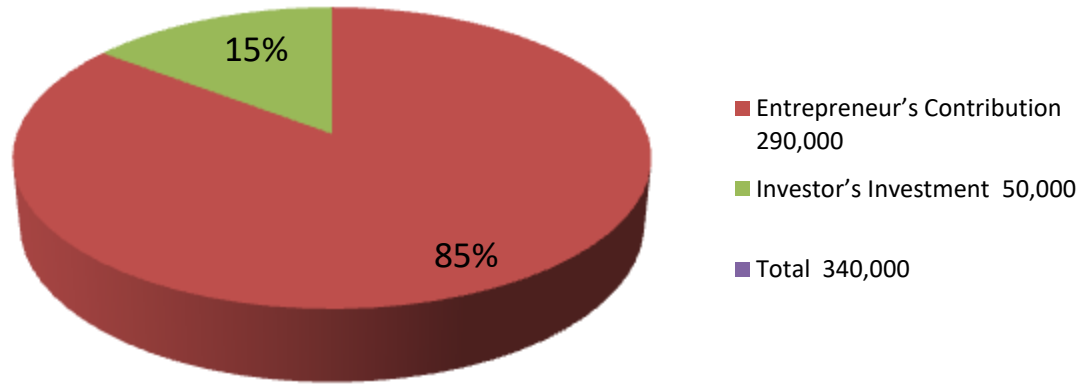
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bosta	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Bosta	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		5,00	6,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		3,00	3,600
Total fixed Cost (D)		13,700	1,64,400
Net Profit (E) [C-D]		11,050	1,32,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bosta	30,000p	08	2,40,000	10,000	08	50,000	290,000
security	0	00	50,000	0	0	0	50,000
Total			2,90,000			50,000	3,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bosta	8000	240000	2880000	3024000	3175200
	0				
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Bosta	6800	204000	2448000	2570400	2698920
Total Variable Expense	6800	204000	2448000	2570400	2698920
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		700	8400	100800	1209600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		17500	210000	297600	1407660
Net Profit (E)= [C-D]		18500	222000	233100	244755
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	222,000	233100	244755
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		202000	415100
	Total Cash Inflow	272,000	435,100	659,855
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	202,000	415,100	639,855

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

