

Proposed NU Business Name: **MAYER DOWA COOLING CORNER**



Project identification and prepared by: MD.ANISAR RAHMAN
Parshuram,Feni.

Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAMAL UDDIN
Age	:	01-01-1987(31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Sisters 02 Brothers
Address	:	Vill: Paglirkul, P.O:Shaldhor Bazar, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEWARA BEGUM
(iii) Father's name	:	LATE:MOHAMMAD HOSSAIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:3942, Group No: 01 Member since: 10-05-2010-2015 (05 Years) First loan: BDT3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 000/-
(v) Who pays GB loan installment	:	No
(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	:	05 (Years) No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816706240
Mother's Contact No.	:	01833711517
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEWARA BEGUM joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

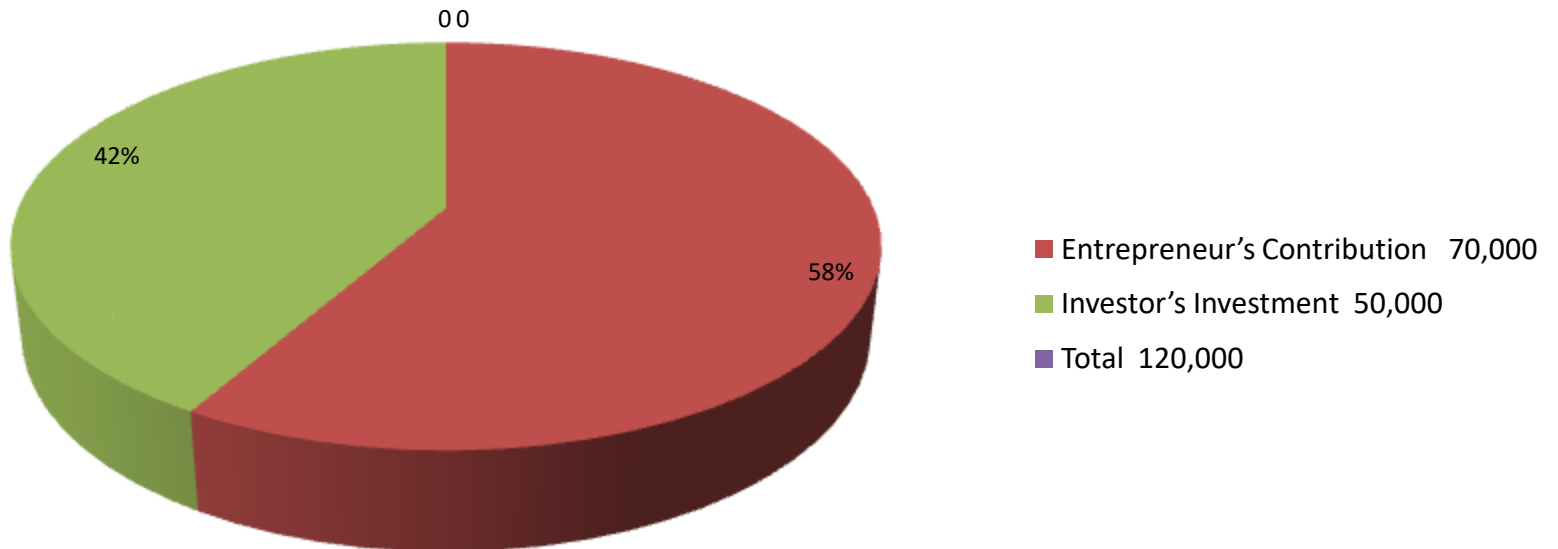
Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOWA COOLING CORNER
Location	:	Rajoshpur Bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000 (from existing business) 58% Required Investment BDT,50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft. = 300square ft
Security of the shop	:	10000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;biscute,tea,cake,water,etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Porshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
misty,cofy,tea,biscute,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
misty,cofy,tea,biscute,others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		800	9600
Electric Bill		1500	18000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		100	1200
Mobile Bill		400	4800
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		9500	114000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
misty	0	0	10,000			10,000	20,000
cofy	0	0	3,000			10,000	13,000
tea	0	0	2,000			10,000	12,000
cooldrinks	0	0	15,000			0	15,000
juce	0	0	2,000			0	2,000
biscute	0	0	4,000			20,000	24,000
water	0	0	2,000			0	2,000
cake			2,000			0	2,000
others			20,000			0	20,000
security			10,000			0	10,000
Total	0	0	70,000	0	0	50,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
misty,cofy,tea,biscute,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		1500	18000	18300	18600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8500	100800	101380	101969
Net Profit (E)= [C-D]		14000	168000	176400	185220
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	168,000	176400	185220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148000	304400
	Total Cash Inflow	218,000	324,400	489,620
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	148,000	304,400	469,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;North
Dhonikunda, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











