

Proposed NU Business Name: **MAYER DUYA SUTA GHOR**



Project identification and prepared by : Sanjoy Kumer Sarker
Fultola Unit, Khulna
Project verified by : Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHAMUD HASAN
Age	:	01-01-1984(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	0 son 1 Daughter
No. of siblings:	:	2 sisters
Address	:	Vill: Damodor P.O: Fultola P.S: Fultola 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	:	MORGINA BEGUM
(iii) Father's name	:	ABDUR ROB
(iv) GB member's info	:	Branch: Fultola , Centre # 34(Female), Member ID: 3902, Group No: 03 Member since: 05-03-2007 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 160,000 Outstanding loan: 12302/-.
(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	:	07 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.	:	01721-047193
Family's Contact No.	:	01993-420650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORGINA BEGUM Joined Grameen Bank Since 10 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	:	MAYER DUYA SUTA GHOR
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD 2,70,000
Financing	:	Self BDT 2,00,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 12ft= 120 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; Orna,Hijab,Suta,Botam,Bookroom,Pesting etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Shop is Rented. ▪Collects goods from Kustia. ▪Agreed grace period is 3 months.

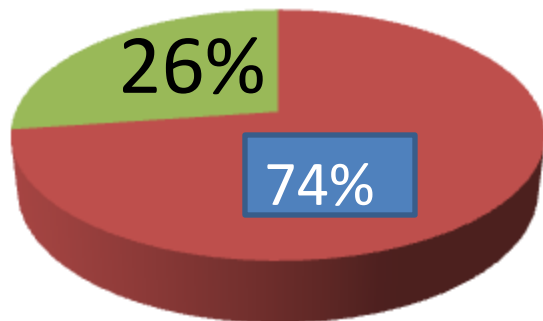
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Orna,Hijab,Suta,Botam,Bookroom,Pesting etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Orna,Hijab,Suta,Botam,Bookroom,Pesting etc.	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		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genaretor		0	0
Mobile bill		3,00	3,600
Total fixed Cost (D)		11,300	1,35,600
Net Profit (E) [C-D]		13,450	1,61,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Orna	300	250	75000	50	250	12500	0
Hijab	100	240	24000	50	240	12000	0
Suta	30	230	6900	50	230	11500	0
Bottam	300	80	24000	100	80	8000	32000
Bookroom	04	1150	4500	0	0	0	4500
Pasting	5	6000	30000	01	6000	6000	36000
Chain	500	3	1500	0	0	0	1500
Golar Dijain	50	110	5500	0	0	0	5500
Lees	50	420	21000	0	0	0	21000
Others	0	0	13000	0	0	10000	23000
Total			2,00,000			70,000	2,70,000

Source of Finance



Entrepreneur Investment:
2,00,000
Investor Investment:70,000
Total Investment:2,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
Revenue (sales)				
Orna,Hijab,Suta,Botam,Bookroom,Pesting etc.	8,000	2,40,000	2,880,000	3,024,000
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000
Less. Variable Expense				
Orna,Hijab,Suta,Botam,Bookroom,Pesting etc.	6,800	2,04,000	2,448,000	2,570,400
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400
Contribution Margin (CM) [C=(A-B)	1,200	36,000	4,32,000	4,53,600
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		7,00	8,400	8,600
Transportation		1,300	15,600	15,800
Salary (self)		5,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000
Entertainment		3,00	3,600	3,800
Guard		3,00	3,600	3,600
Genaretor		0	0	0
Mobile bill		4,00	4,800	5,000
Total fixed Cost (D)		15,000	1,80,000	1,80,800
Net Profit (E) [C-D)		21,000	2,52,000	2,72,800
Investment Payback			42,000	42,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	2,52,000	2,72,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,97,698
	Total Cash Inflow	3,22,000	4,70,498
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	12,302	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,24,302	42,000
3	Net Cash Surplus	1,97,698	4,28,498

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 07 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

