

Proposed NU Business Name: MAYER DOYA THAN GHOR & SARI BITAN



Project identification and prepared by: Md. Belal Hossain
Chagalnaiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MIJANUR RAHAMAN
Age	:	01/01/1985 (33Years)
Education, till to date	:	H S C
Marital status	:	married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Joy nagar P.O: Chadgazi , P.S: Chagalnaiya , 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	:	MSS: SEMONA AKTER
(iii) Father's name	:	MD NURULLA
(iv) GB member's info	:	Branch: Mhamaya, Centre # 25(Female), Member ID:3513/1, Group No: 05 Member since: 05-03-2004-2010 (6 Year) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
Further Information:		
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01712629915
Mother's Contact No.	:	01835-168265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MSS: SEMONA AKTER joined Grameen Bank since years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

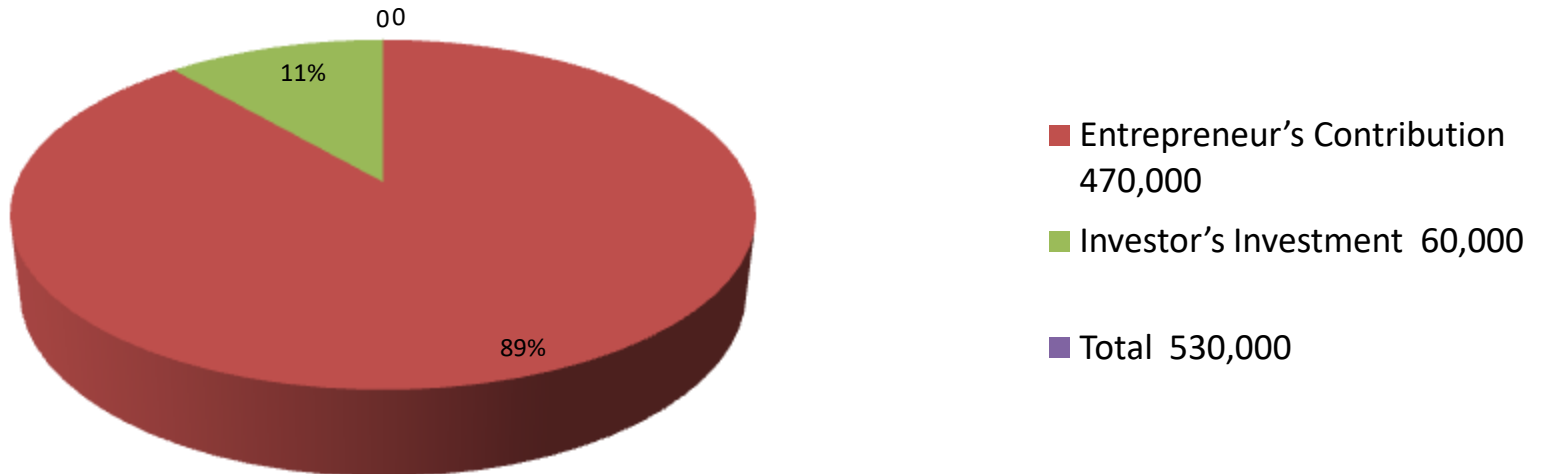
Business Name	:	MAYER DOYA THAN GHOR & SARI BITAN
Location	:	Chadgazi bazar,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 5,30,000/-
Financing	:	Self BDT 4,70,000/- (From Existing Business) 89% Required Investment Bdt,60,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20Ft X 15 ft. = 200 Square Ft
Security Of The Shop	:	150,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like than kapor,lungi,bKash etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
than kapor,lungi,bKash etc	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
than kapor,lungi,bKash etc	2560	76800	921600
Total Variable Expense	2560	76800	921600
Contributon Margin (CM) [C=(A-B)]	640	19200	230400
Less Fixed Expense			
Rent		4000	48000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		14300	171600
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
than kapor	1	50,000	50,000			0	50,000
lungi	1	20,000	20,000	1	10,000	10,000	30,000
bKash	1	50,000	50,000			0	50,000
sari	100	1,000	100,000	50	1,000	50,000	150,000
three pis	200	500	100,000			0	100,000
security	1	150,000	150,000			0	150,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	304	271500	470,000	51	11,000	60,000	530,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
than kapor,lungi,bKash etc	3700	111000	1332000	1398600	1468530
0	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
than kapor,lungi,bKash etc	2960	88800	1065600	1118880	1174824
Total Variable Expense	2960	88800	1065600	1118880	1174824
Contributon Margin (CM) [C=(A-B)]	740	22200	266400	279720	293706
Less Fixed Expense					
Rent		4000	48000	48000	48000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14300	171600	172180	172769
Net Profit (E)= [C-D]		7900	94800	99540	104517
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70800	146340
	Total Cash Inflow	154,800	170,340	250,857
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	70,800	146,340	226,857

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chadgazi
bazar,Chagalnaiya, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







