

MAYER DOYA LIBRARY & VARIETIES STORE



NU identified and PP prepared by- Abu Musa Bhuiyan

Project Visited by: Mr. Nazrul Islam

Project finalized by: GT SB unit

(A Nobin Udyokta project)

Presented by: Yeasin Sardar

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|--------------------------------------|---|
| Name | : Yeasin Sardar |
| Age | : 28 Years |
| Marital status | : Married |
| Children | : 1 son,1 girl |
| No. of siblings: | : 4 Sisters,2 brothers |
| Parent's and GB related Info | |
| (i) Who is GB member | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : Mrs.Ayesha Begum |
| (iii) Father's name | : Mr. Abdul Latif Sardar |
| (iv) GB member's info | : Branch: Bagadi Centre # 3/m, Loan no.1893/2, Member since 30/07/2003 First loan: Tk.5,000 Existing loan: Tk. 40,000, Outstanding:24,220 |
| Further Information: | |
| (v) Who pays GB loan installment | : Father |
| (vi) Mobile lady | : N/A |
| (vii) Grameen Education Loan | : N/A |
| (viii) Any other loan like GCCN, GKF | : N/A |
| (ix) Others | : N/A |
| Education, till to date | : Class Ten |

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

| | | |
|---|---|--|
| Present Occupation | : | Business |
| Business Experiences and Training Info | : | 15 Years : Previously worked as electrician and stove technician Trade License |
| Other Own/Family Sources of Income | : | Father has a dairy farm. |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Project Source/Reference | : | Torpurchondi Unit office, Chandpur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2003 (11 years). At first she took a loan amounting 5,000 taka from Grameen Bank. By using GB Loan they built own house with Sanitary latrine, purchased land, started business. Using the income from GB loan they able to lead their daily life activities and other basic necessities.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Mayer doya library & varieties store |
| Address/ Location | : | Vil: Forakkabad,Post:same,upazila chandpur Sadar, zila-Chandpur. |
| Total Investment in BDT | : | 5,50,000 |
| Financing | : | Self BDT 3,00,000 (from existing business) 55 % Required Investment BDT 2,50,000 (as equity) 45 % |
| Present salary/drawings from business (estimates) | : | 17400 (existing net profit) |
| Proposed Salary | | 10,000 |
| Proposed Business Implementation Plan | : | 10% |
| (i) % of present gross profit margin | | |
| (ii) Estimated % of proposed gross profit margin | | 10% |
| (iii) Agreed grace period | | 11 Months |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|-------------------------------------|-------------------------|--------------|---------------|
| | Daily | Monthly | Yearly |
| Sales Income (A) | 8,000 | 2,40,000 | 28,80,000 |
| Less: Cost of sales (B) | 7,200 | 2,16,000 | 25,92,000 |
| <i>Income from sublet (E)</i> | | 1,000 | 12000 |
| Gross Profit (C) [C=(A-B)+E] | 800 | 25,000 | 300000 |
| Less: Operating Costs | | | |
| Electricity bill | | 1200 | 14400 |
| Generator bill | | - | |
| Shop Rent | | 3200 | 38400 |
| Night Guard bill | | 100 | 1200 |
| Entertainment | 50 | 1500 | 18000 |
| Mobile bill | | 800 | 9600 |
| Others cost | | 500 | 6000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 300 | 3600 |
| Total Operating Cost (D) | | 7600 | 91200 |
| Net Profit (C-D): | | 17400 | 208800 |

Note: E is to mean his income from subletting portion of shop to another person

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|--|-----------------------------|--------------------|-------------------|
| Investments in different categories: | | | |
| (i) Different kind of stock items(existing): | | | |
| Cosmetics =50,000 | 300000 | | |
| Boi,khata,paper,pen etc =100,000 | | | |
| Gas cylinder-25*3000tk =75,000 | | | |
| Stove-14*1800 =25,000 | | | |
| Water& Bevarage =20,000 | | | |
| ii) Furniture and decoration: | | | |
| Refrigarator =10000 | | | |
| Advanced shop rent =10000 | | | |
| iii) Others =10000 | | | |
| Proposed Items: | | | |
| Boi-khata(school,college,madrassa) =40000 | 250000 | | |
| Gas cylinder 20*3000 =60000 | | | |
| Electrical items = 60,000 | | | |
| Refrigarator = 30,000 | | | |
| Stove 14*1800 =25000 | | | |
| Water &bevarage =10,000 | | | |
| Cosmetics = 20000 | | | |
| others = 5000 | | | |
| Total Capital | | | 550000 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|--------------|---------------|----------------|--------------|--------------|----------------|--------------|---------------|----------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 10600 | 320000 | 3840000 | 11000 | 330000 | 3960000 | 11500 | 345000 | 4140000 |
| Less: cost of sales (B) | 9540 | 288000 | 3456000 | 9900 | 297000 | 3564000 | 10350 | 310500 | 3726000 |
| Income from sublet(E) | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Gross Profit (C) [C=(A-B)+E] | | 33000 | 396000 | | 34000 | 408000 | | 35500 | 426000 |
| Less: Operating Costs | | | | | | | | | |
| Electricity bill | | 1500 | 18000 | | 1700 | 20400 | | 1800 | 21600 |
| Shop Rent | | 3200 | 38400 | | 3200 | 38400 | | 3200 | 38400 |
| Night Guard bill | | 100 | 1200 | | 150 | 1800 | | 150 | 1800 |
| Entertainment | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Mobile Bill (SMS & Reporting inclusive) | | 100 | 1200 | | 100 | 1200 | | 100 | 1200 |
| Proposed Salary-Self | | 10000 | 120000 | | 10000 | 120000 | | 10000 | 120000 |
| Others | | 500 | 6000 | | 500 | 6000 | | 500 | 6000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 550 | 6600 | | 550 | 6600 | | 550 | 6600 |
| Total Operating Cost (D) | | 16950 | 203400 | | 17200 | 206400 | | 17300 | 207600 |
| (Net Profit C-D) : | | 16050 | 192600 | | 16800 | 201600 | | 18200 | 218400 |
| Pay Back | | | 100000 | | | 100000 | | | 100000 |
| Retained Income: | | | 92600 | | | 101600 | | | 118400 |

SWOT ANALYSIS

STRENGTH

well-known business man in locality.
Experienced & skilled technician.
Excellent behavior to customer.

WEAKNESS

Credit sales.

OPPORTUNITIES

Central point of market in front of school.

THREATS

Other competitions
Theft.
Fire.

Pictures

মায়ের দোয়া লাইব্রেরী এন্ড টেলিকম সেন্টার

মিনহাজ ০১৮৩৬৫-৬৭০০৯

ইয়াছিন ০১৮২৩-২৭৯৩৯৭

এখানে মোবাইল সার্ভিসিং করা হয়, মেমোরী কার্ড
চার্জার এবং যাবতীয় মোবাইল
সামগ্রী পাওয়া যায়।

গ্যাস, চুলা এবং লাইব্রেরী ও স্টেশনারীর যাবতীয় মালামাল পাওয়া যায়।





Presented at 32 SB Executive Design Lab on
September 29 at YC

Thank you

For Further Information

Grameen Trust

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