Proposed NU Business Name: AY CHELERA AY MEYERA



Project identification and prepared by: Md Bellal Hossen Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta						
Name	:	ABUL MUNSUR				
Age	:	07-06-1981 (34 Y <i>ears</i>)				
Education, till to date	:	Class X				
Marital status	:	Married				
Children	:	01 Daughters				
No. of siblings:	:	03 Brothers 047 Sisters				
Address	:	Vill: Pashchip Chandipur , P.O: Dudhmukha , P.S: Dagonbhuiyan , Dist: Feni				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father RUCHIA KHATUN ABUL HOSSAIN Branch: Yakubpur Dagonbhuiyan, Centre: 18 (Female), Member ID: 1235/1, Group No: 01 Member since: 15-09-2007 (07 Years) First loan: BDT 5000				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 20000 Outstanding loan: NIL NA No No No No				

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	••	Nill
Business Experiences and	• •	07 years experience in running business. 04 Years in own business.
Training Info	:	He has 03 years training.
Other Own/Family Sources of Income	••	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01834-975643
Family's Contact No.	:	01821-047362
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUCHIA KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	AY CHELERA AY MEYERA			
Location	:	Natun School Market,Sebar Hat,Noakhali			
Total Investment in BDT	:	BDT 380000/-			
Financing	:	Self BDT 300000/- (from existing business) 79% Required Investment BDT 80000/- (as equity) 21%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 10 ft= 120 sqft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Pant, Shirt, Three piece etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. One will be appointed after receiving equity money. The shop is rented. Collects goods from Dhaka. Agreed grace period is 3 months. 			

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, Shirt, Three piece etc .	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Pant, Shirt, Three piece etc .	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)	560	16800	201600
Less Variable Expense			
Rent		1,200	14400
Electricity bill		300	3600
Transportation		1,200	14400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,400	100800
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

	Exis	ting	Proposed				
Particulars Qty.		Unit Price	Amount	Amount Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant	50	500	25,000	25	500	12,500	37,500
Shirt	50	400	20,000	25	400	10,000	30,000
Belt	20	100	2,000	150	150	22,500	24,500
Genji	300	150	45,000	50	100	5,000	50,000
Three piece	20	1200	24,000	10	1200	12,000	36,000
Hushiari	1	5000	5,000	0	0	0	5,000
Baby item	1	10000	10,000	0	0	0	10,000
Others	1	19000	19,000	0	0	0	19,000
Security	1	150000	150,000	0	0	0	150,000
Baby item	0	0	0	1	10000	10,000	10,000
Others		0	0	1	8000	8,000	8,000
Total	444	0	300,000	262	0	80,000	380,000

Source of Finance



		/			
Financial P	rojection	on (BD	Τ)		
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant, Shirt, Three piece etc .	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense					
Pant, Shirt, Three piece etc .	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		14,000	168,000	169,100	170200
Net Profit (E)= [C-D]		16000	192000	208,900	226700
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	192,000	208,900	226700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,000	336900
	Total Cash Inflow	272000	368900	563600
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	160,000	336900	531600

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

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

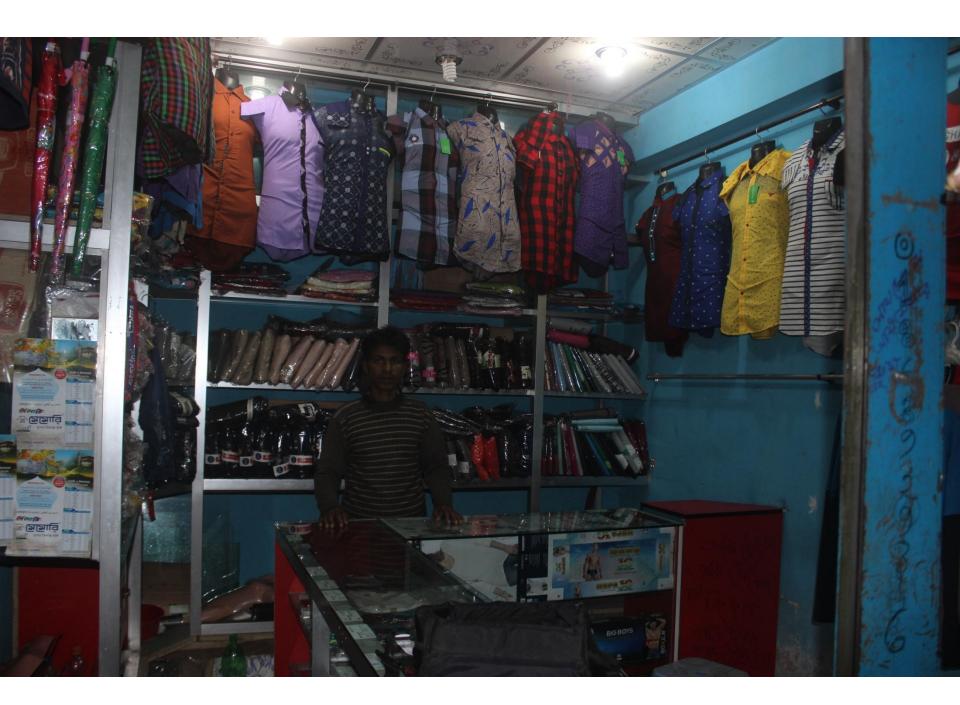
Fire

Political unrest

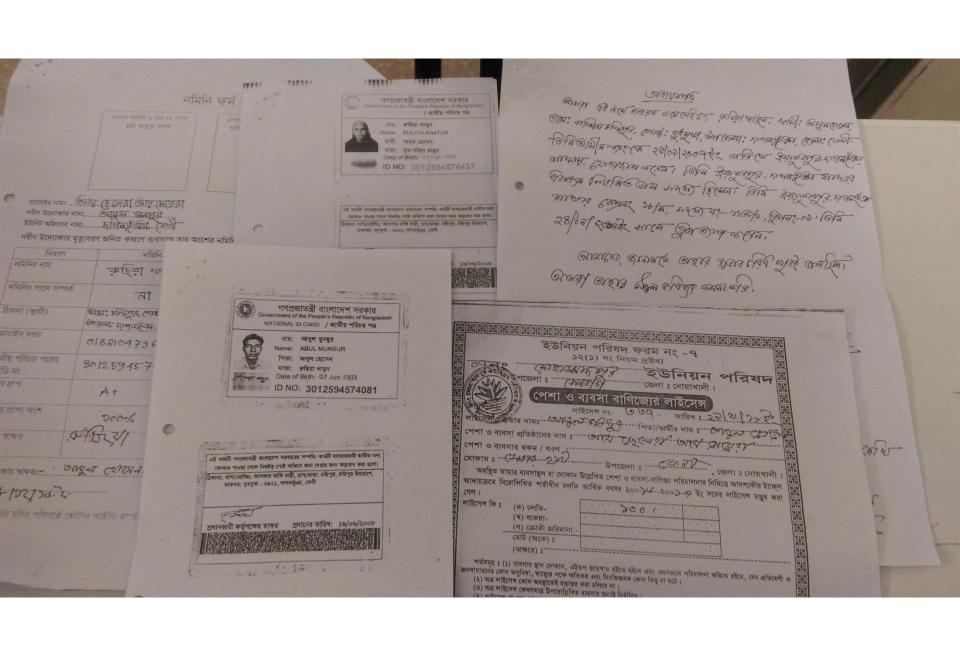
Pictures











FAMILY PICTURE

