

Proposed NU Business Name: MAYER DUA VARIETIES STORE



Project identification and prepared by: Md. Habil Uddin Shah,
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Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL
Age	:	01-10-1987 (29 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother, 5 Sisters
Address	:	Vill: Abdullahpur , P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROBITON
(iii) Husband's name	:	MD. ROBIULLAH
(iv) GB member's info	:	Branch: Basta , Centre # 8(Female), Member ID: 1482/2, Group No: 07 Member since: 2-6-1991 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT nil, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	12years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01965-305483
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROBITON joined Grameen Bank since 7 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 DUA VARIETIES STORE
Location	:	Vill: Abdullahpur , P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 38 ft= 760 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

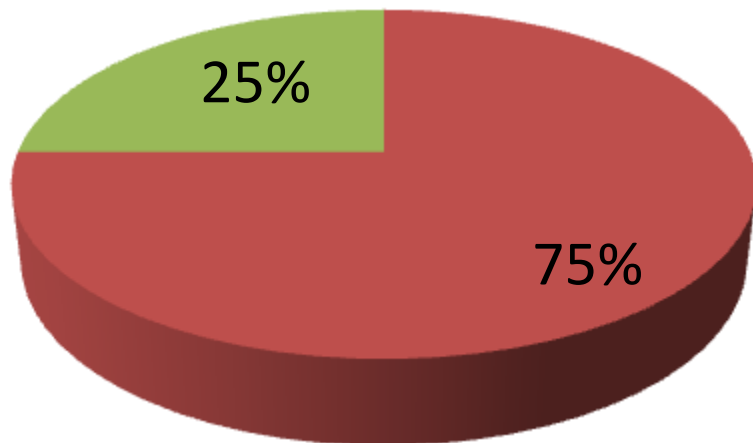
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2600	78000	936000
Total sales (A)	2600	78000	936000
Less Variable Exp.			
Grocery Item	2210	66300	795600
Total Variable exp. (B)	2210	66300	795600
Contribution Margin CM [C= (A-B)]	390	11700	140400
less fixed exp.			
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		6000	72000
Net profit (E) [C-D]		5700	68400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2500	50,000	20	2,500	50,000	100,000
Flours	10	1000	10,000			0	10,000
Flours	10	6500	65,000			0	65,000
Oil	100	100	10,000			0	10,000
Others	150	100	15,000			0	15,000
Total	290		150,000	20		50,000	200,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3560	106800	1281600	1345680	1412964
Total Sales (A)	3560	106800	1281600	1345680	1412964
less variable Expenses					
Grocery Item	3026	90780	1089360	1143828	1201019
Total variable Expenses (B)	3026	90780	1089360	1143828	1201019
Contribution Margin (CM)= (A-B)	534	16020	192240	201852	211944.6
Less Fixed Expenses					
Electricity bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		6200	74400	74400	74400
Net Profit (E) (C-D)		9820	117840	127452	137544.6
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	117,840	127,452	137544.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97,840	205292
	Total Cash Inflow	167840	225292	342836.6
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	20000	
3	Net Cash Surplus	97,840	205292	322836.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :12; 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

