

**Proposed NU Business Name: M/S MAYER DOYA ENTERPRIZE**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Abu Bakkar Siddique



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. MONIR HOSSAIN</b>
Age	:	07-01-1984 (33 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: 712/7 Borobari, Amaiya, P.O kachkura, P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MONOYARA BEGUM</b>
(iii) Father's name	:	<b>ABDUL SIDDIQUE</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 37 (Female), Member ID: 9794/2, Group No: 01 Member since: 01-03-1997 (20 Years) First loan: BDT 2,000 /- Outstanding loan: 17,000/-
Further Information:		
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	10 years of business experience. : 08 years experience in running business. :
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-873524
Family's Contact No.	:	01823-278108
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst. Monoyara** joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S MAYER DOYA ENTERPRIZE</b>
Location	:	Borobari, Amaiya, P.O kanchkura, P.S: Uttorkhan, Dist: Dhaka
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 300,000/- (from existing business) 60% Required Investment BDT 200,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	30 ft x 26 ft= 780 square ft
Security of the shop	:	BDT 25,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bricks, Iron, Bali, Cement,Chak,Pilar,Khoya,Chara, wholes &amp; Retailer etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Durgapur,Vuyapur,Kaligonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

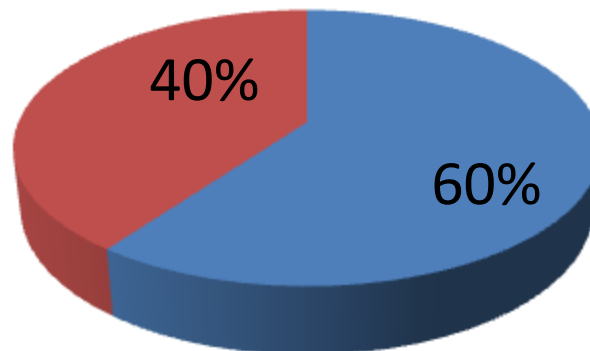
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Construction & Senetary Item	6,200	186,000	2,232,000
<b>Total Sales (A)</b>	<b>6,200</b>	<b>186,000</b>	<b>2,232,000</b>
<b>Less. Variable Expense</b>			
Construction & Senetary Item	4,650	139,500	1,674,000
<b>Total variable Expense (B)</b>	<b>4,650</b>	<b>139,500</b>	<b>1,674,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,550</b>	<b>46,500</b>	<b>558,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		700	8,400
Transportation		10,000	120,000
Mobile Bill		500	6,000
Entertainment		1100	13,200
Salary (sttaf)		16,000	192,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>39,800</b>	<b>477,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,700</b>	<b>80,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bricks	5	8000	40000	Bricks	4	8000	32,000	72,000
Rod	200	47	9400	Rod	150	47	7,050	16,450
Bali	5	10000	50000	Bali	1	10000	10,000	60,000
Cement	100	360	36000	Cement	75	360	27,000	63,000
Ring	100	250	25000	Chak	100	250	25,000	50,000
Pillar	150	600	90000	Pillar	150	600	90,000	180,000
Khoya	15	150	2250	Khoya	15	150	2,250	4,500
Chara	10	500	5000	Chara	10	500	5,000	10,000
Secuirity Advanced			25000				0	25,000
Others			17350	Others			1,700	19,050
<b>Total</b>			<b>300,000</b>				<b>200,000</b>	<b>500,000</b>

## Source of Finance

■ Entrepreneur's contibution 300000   ■ Investor's Investment 200000   ■ Total 500000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Construction & Senetary Item	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total Sales (A)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Less. Variable Expense</b>					
Construction & Senetary Item	5,400	162,000	1,944,000	2,041,200	2,143,260
<b>Total variable Expense (B)</b>	<b>5,400</b>	<b>162,000</b>	<b>1,944,000</b>	<b>2,041,200</b>	<b>2,143,260</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		11,000	132,000	138,600	145,530
Mobile Bill		600	7,200	7,560	7,938
Entertainment		1,100	13,200	13,860	14,553
Salary (sttaf)		16,000	192,000	201,600	211,680
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>40,935</b>	<b>491,220</b>	<b>508,881</b>	<b>527,425</b>
<b>Net Profit (E) [C-D]</b>		<b>13,065</b>	<b>156,780</b>	<b>171,519</b>	<b>186,995</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	156,780	171,519	186,995
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,780	168,299
	<b>Total Cash Inflow</b>	<b>356,780</b>	<b>248,299</b>	<b>355,294</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,780</b>	<b>168,299</b>	<b>275,294</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Own Business : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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उत्तरखण्ड ईडीयुनियन परिषद  
Uttarkhann Union Parishad  
बिरेवा, बिरेवा, पिन-246101, उत्तरखण्ड

प्रतिष्ठक नं. 3806  
संविधान नं. 2021

श्री ७ लडिसेप

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# FAMILY PICTURE

