

Proposed NU Business Name: **MAYER DOA STORE**



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALI HOSSAIN
Age	:	05/10/1982(34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 2 Daughters
No. of siblings:	:	2Sisters
Address	:	Vill: Kapashia, P.O: Kapashia-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE JHORNA BEGUM <input type="checkbox"/>
(iii) Father's name	:	LATE LAL MIA
(iv) GB member's info	:	Branch: Kapashia, Centre # 34 (Female), Member ID: 2602/1 , Group No:01 Member since: 03/04/1984 tO 2016 (32Years) First Loan: BDT 1,000 /-, Existing Loan: 47,000/- Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-009767
Family's Contact No.	:	01926-094403
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE JHORNA BEGUM joined Grameen Bank since 32 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA STORE
Location	:	Kapasiasia , Gazipur
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Plate, Cup, Pirich,Glass, Bowl etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Cherag ali,Tongi .▪Agreed grace period is 3 months.

Existing Business

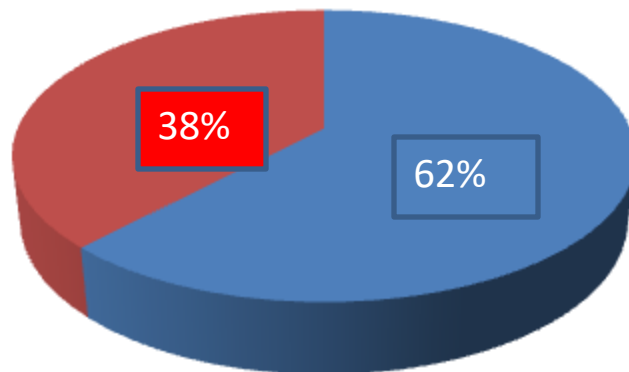
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plate, Cup, Pirich, Glass, Bowl etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Plate, Cup, Pirich, Glass, Bowl etc.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D]		8,450	101,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Ceramic Rice Plate	120 P	70	8,400	150 P	70	10,500	18,900
Breakfast Plate	120 P	60	7,200	100 P	60	6,000	13,200
Bowl Set	120 P	85	10,200	100 P	85	8,500	18,700
Cup/ Pirich	240 P	55	13,200	100 P	55	5,500	18,700
Sherbet Glass	240 P	35	8,400	-	-	-	8,400
Water Glass	240 P	65	15,600	-	-	-	15,600
Rice Spoom	48 p	30	1,440	-	-	-	1,440
Melamine Plate	60 P	85	5,100	100 P	85	8,500	13,600
Melamine Bowl set	80 p	40	3,200	250 P	40	10,000	13,200
Melamine Basin	40 P	80	3,200	-	-	-	3,200
Other Items	-	-	4,060	-	-	1,000	5,060
Total			80,000			50,000	1,30,000

Source of Finance



- Entrepreneur's Contribution-80,000
- Investor's Investment- 50,000
- Total Investment- 1,30,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Plate, Cup, Pirich,Glass, Bowl etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Plate, Cup, Pirich,Glass, Bowl etc.	2,250	67,500	810,000	850,500	893,025
Total variable Expense (B)	2,250	67,500	810,000	850,500	893,025
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,800	4,000
Transportation		1,000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60000	60,000
Total Fixed Cost		6,800	81,600	83,100	84,500
Net Profit (E) [C-D)		15,700	188,400	200,400	213,175
Investment Payback			20,000	20,000	20,000

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

Sl #	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	1,88,400	2,00,400	2,13,175
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,68,400	3,48,800
	Total Cash Inflow	2,38,400	3,68,800	5,61,975
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,68,400	3,48,800	5,41,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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

