

Proposed NU Business Name: **MAYER DOWA OLONKAR**



Project identification and prepared by: MD.Habibullah
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.EUSUF SHARKER
Age	:	08-09-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Kolapatua P.O: Kolapatua P.S: Kaliganj 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	:	FATEMA BEGUM
(iii) Father's name	:	LET.MD. ALI SARKAR
(iv) GB member's info	:	Branch : Jangaliya Centre 03 (Female), Member ID: 7919 , Group No: 09 Member since: 24-02-2010(07Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business.12 Years in own business She has 7 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735251493
Family's Contact No.	:	01794631682
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

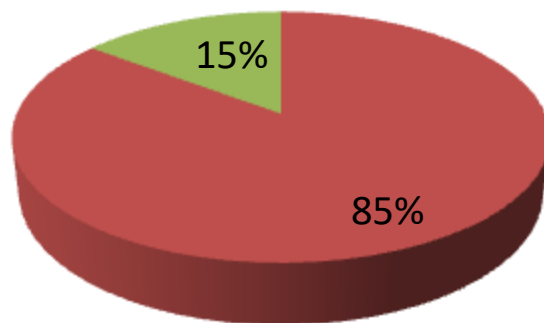
Business Name	:	MAYER DOWA OLONKAR
Location	:	Dolan Bazar .
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 290,000/- (from existing business) 85% Required Investment BDT 50,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 7ft= 175 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Gold 21 carrate,Gold 22 carrate,Silver,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Gold 21 carrate,Gold 22 carrate,Silver,e.t.c.	2600	78000	936000
		0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Gold 21 carrate,Gold 22 carrate,Silver,e.t.c.	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contribution Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		900	10800
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold 21 Carrate	5	40000	200000	100	500	50,000	250,000
Gold 22 Carrate	1	20000	20000				20,000
Silver	30	1000	30000				30,000
			0				0
			0				0
			0				0
			0				0
Security			40000				40,000
							0
							0
	128	61000	290,000	100	500	50,000	340000

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 50,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gold 21 carrate,Gold 22 carrate,Silver,e.t.c.	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Gold 21 carrate,Gold 22 carrate,Silver,e.t.c.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		900	10800	10800	10800
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7000	84000	144000	936000
Net Profit (E)= [C-D]		8750	105000	110250	115763
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175250
	Total Cash Inflow	155,000	195,250	291,013
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	20,000	20,000
3	Net Cash Surplus	85,000	175,250	271,013

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

মায়ের দোয়া জুয়েলার্স

শ্রোঃ ইউসুফ খান

মোবাঃ ০১৭৩৫-২৫১৪৯৩, ০১৮২২-৭৭৪৫২৩

কম্বো আধুনিক উদ্ভাবন নিয়ে নতুন ডিজাইন ও স্টাইল কাস্টমাইজেশন ও বিক্রয় করা হয়।

দোলান বাজার পূর্ব মোড়, কালিগঞ্জ, গাজীপুর।

কম্বো আর্ট
০১৭৩৫-২৫১৪৯৩



















FAMILY PICTURE

