

Proposed NU Business Name: **MAYER DUA ENTEERPRIES**



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Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JIBON HOSSAIN
Age	:	11-02-1992(26 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Chugarapar, P.O: Rampal P.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	MD ALI AKBOR KHAN
(iv) GB member's info	:	Branch: Rampal, Centre # 50 (Female), Member ID: 3638, Group No: 06 Member since: 01-02-1997 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40000/- Outstanding loan: BDT 22,800/-
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has training Three years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01941-800286
Mother's Contact No.	:	01914-970198
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 20 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 ENTERPRISE
Location	:	Dhalagau Bazzar,Rampal, Munshiganj.
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 115,000(from existing business) 62 % Required Investment BDT 70,000(as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 144 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscuts, Agor Bati, Juice, Cgips, Mehedi, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing.no employee.▪He is doing his business in renting place.▪Collects goods from Chakbazzar, Dhaka.▪Agreed grace period is 3 months.

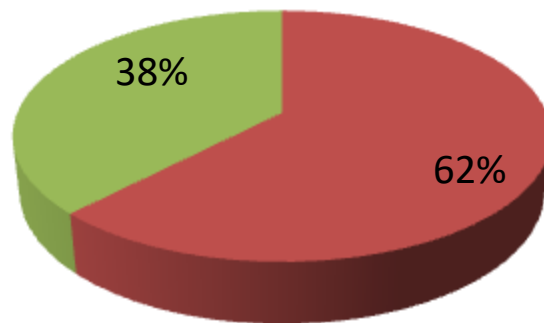
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery item	2,125	63,750	7,65,000
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		100	1,200
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D]		2,050	24,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
biscuits	20,000	30,000	40,000
Agor Bati	150,00	20,000	35,000
Mehedi	20,000	20,000	40,000
Juce	20,000		20,000
Chips	20,000	-	20,000
Other	20,000		20,000
Total	115,000	70,000	1,85,000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 70,000
- Total 185,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Grocery item	2,550	76,500	918,000	963,900	10,12,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	10,12,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense			,		
Rent		1,500	18,000	18,000	18,000
Electricity Bill		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,700	3,800
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,800
Total Fixed Cost		9,200	110,400	110,600	110,800
Net Profit (E) [C-D]		4,300	51,600	59,500	67,805
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	51,600	59,500	67,805
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		23,600	55,100
	Total Cash Inflow	121,600	83,100	122,905
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	24,000	24,000
3	Net Cash Surplus	23,600	55,100	94,905

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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