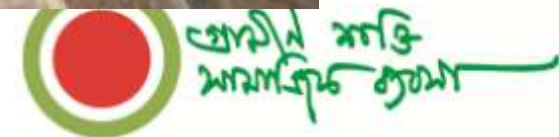


Proposed NU Business Name: MAYER DOWA HARDWARE



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TUKUL
Age	:	02/03/1987(33Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother 6 Sister
Address	:	Vill: Pirijpur,P.O:Pirijpur,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. UJUFA
(iii) Father's name	:	MD. ANATUL
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #15(Female), Member ID: 1305/3, Group No:01 Member since:31/03/2011 First loan: BDT -20000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:nil
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Goru Palan
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01770364537
Father's Contact No.	:	01778126613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. UJUFA joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOWA HARDWARE
Location	:	Gopalpur, Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 90820/-
Financing	:	Self BDT 40820/--(from existing business) 45% Required Investment BDT 50,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lyner, Piston, Bering, Mobel Pumpetc,▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

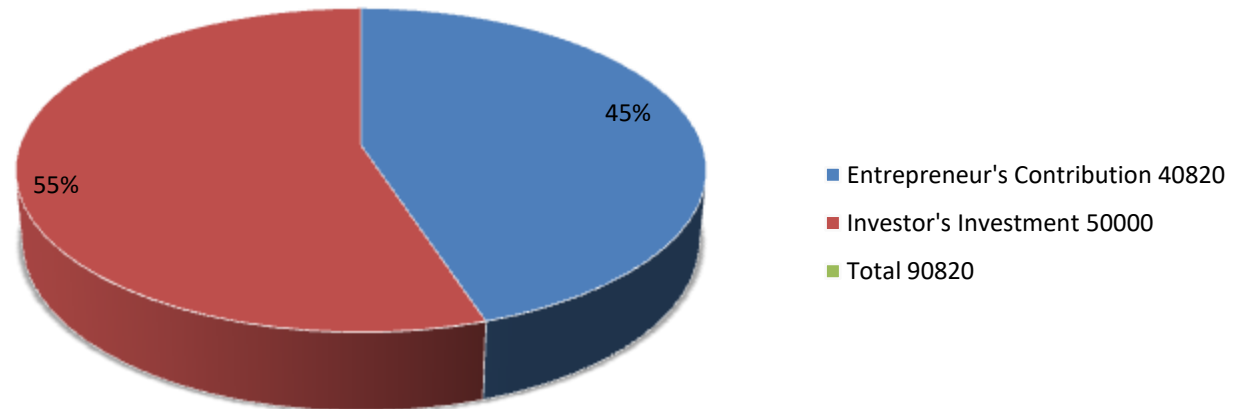
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Lynner, Piston, Bering, Mobel Pumpetc,	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Lynner, Piston, Bering, Mobel Pumpetc,	2550	76500	918000
Total Variable Expense (B)	2550	76500	918000
Contribution Margin(CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		300	3600
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6200	74400
Net Profit (E) [C-D]		7300	87600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lyner	4000	50000	54000
Piston	2100	0	2100
Bering	8000	0	8000
Mobil Pump	1000	0	1000
Sit vulb	2520	0	2520
Ring	2600	0	2600
Planger	5000	0	5000
Breakshu	600	0	600
Nut	15000	0	15000
Total	40820	50000	90820

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Lyner, Piston, Bering, Mobel Pumpetc,		90000	1080000	1134000	1190700
Total Sales (A)		90000	1080000	1134000	1190700
Less. Variable Expense					
Lyner, Piston, Bering, Mobel Pumpetc,		76500	918000	963900	1012095
Total Variable Expense (B)		76500	918000	963900	1012095
Contribution Margin (CM) [C=(A-B)]		13500	162000	170100	178605
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		300	3600	3900	4200
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6200	74400	75300	76200
Net Profit (E) [C-D]		7300	87600	94800	102405
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	87600	94800	102405
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		67600	142400
	Total Cash Inflow	137600	162400	244805
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	67600	142400	224805

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Gopalpur,
Pirijpur,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







