

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



Project identification and prepared by: Aowlad Hossain ,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	15-07-1988 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Gobindrapur ; P.O: Hajirbazar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	LATE ABDUL BAKI
(iv) GB member's info	:	Branch: Kalidaho, Feni ; Centre # 36 (Female), Member ID: 6021, Group No: 04 Member since: 2001 to 2008 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 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	:	3 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01972-134413
Family's Contact No.	:	01760-141399
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA 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 STORE
Location	:	Sonagazi Road, Feni
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

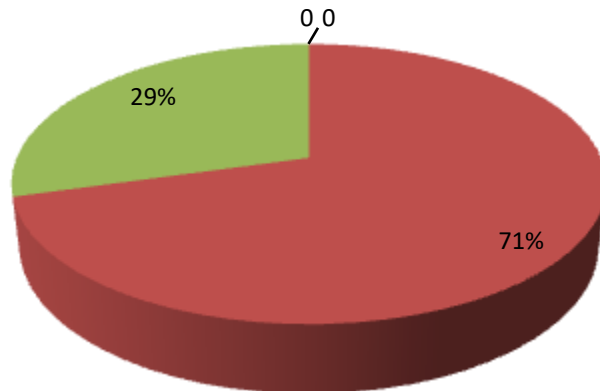
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		8,400	100,800
Net Profit (E)= [C-D]		9,600	115,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2500	12,500	5	2500	12500	25,000
Oil	80	100	8,000	80	100	8,000	16,000
Sugar	1	3300	3,300	1	3300	3,300	6,600
Wheat	5	2800	14,000	5	2800	14,000	28,000
Onion, Garlic	1	5000	5,000	0	0	0	5,000
Biscuits	10	350	3,500	0	0	0	3,500
Cold Drink	15	500	7,500	0	0	0	7,500
Cosmetics	1	15000	15,000	0	0	0	15,000
Stationary	1	10000	10,000	0	0	0	10,000
Others	1	11200	11,200	1	12200	12200	23,400
Security	1	30000	30,000	0	0	0	30,000
Total	121	80750	120,000	92	20900	50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	165,000	1980000	2079000	2182950
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	4,675	140,250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140,250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24,750	297000	311850	327442.5
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		9,200	110,400	111,600	112,900
Net Profit (E)= [C-D]		15,550	186,600	200,250	214,543
Investment Payback			20,000	20,000	20,000

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

SR#	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	186,600	200,250	214,543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166,600	346,850
	Total Cash Inflow	236,600	366,850	561,393
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	166,600	346,850	541,393

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sonagazi Road, Lalpol
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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FAMILY PICTURE

