

Proposed NU Business Name: MAYER DOA NOKSHA GHOR



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Sajal
Age	:	04-05-1994(23 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Baniyabari, P.O: Mokshadpur, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Arjuda Begum
(iii) Father's name	:	Ab.Halim
(iv) GB member's info	:	Branch: Moksadpur Dohar, Centre # 16 (Female), Member ID:1564/2 , Group No: 08 Member since: 21-04-1987- 2017(30Years) First loan: BDT 2000-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT 14140
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01997405558
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARJUDA BEGUM joined Grameen Bank since 30 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA NOKSHA GHOR
Location	:	Shainpokuer Tin Dokan, Dohar,Dhaka
Total Investment in BDT	:	BDT 70,000
Financing	:	Self BDT 30,000(from existing business) 43% Required Investment BDT 40,000(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 13ft= 130square ft
Security of the shop	:	BDT 10000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka, .▪Agreed grace period is 3 months.

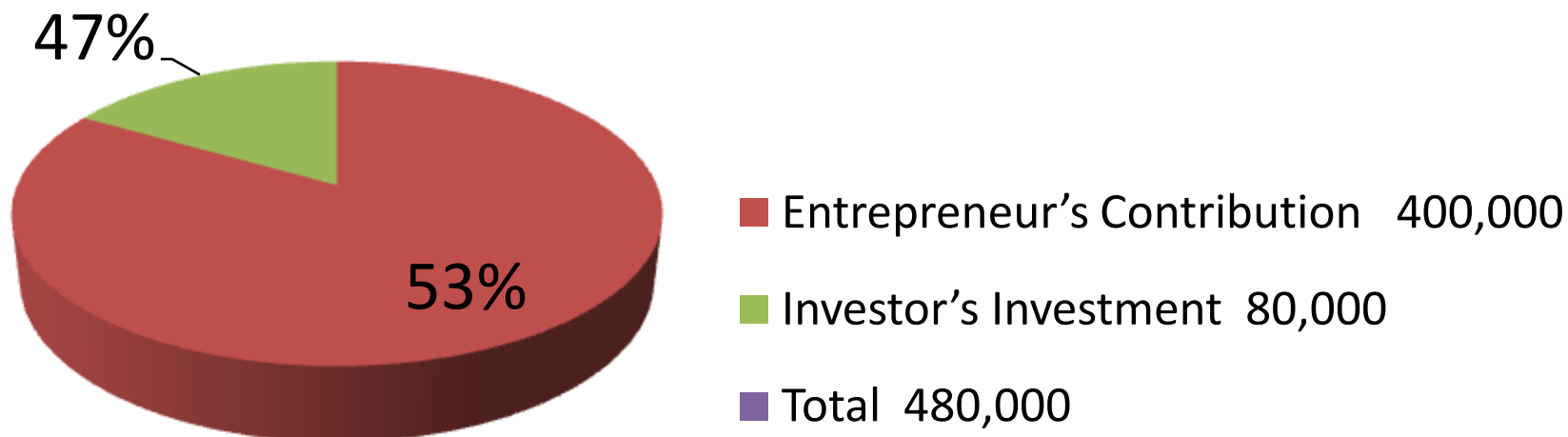
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Nokshar kaj	600	18000	216000
Total Sales (A)	600	18000	216000
Less. Variable Expense			
Nokshar kaj	600	18000	216000
Total variable Expense (B)	600	18000	216000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent		1000	12000
Mobile Bill		200	2400
Transportation			
Electricity Bill		200	2,400
Salary (self)		5000	60000
Entertainment		100	1200
Security G			
Total fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		11500	138000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Forma	00	00	10,000	00	00	10,000	20,000
Rader	00	00	10,000	00	00	10,000	20,000
Boga macine						20000	200000
Others			10,000	0	0	0	10000
Security							
Total			30000			40,000	70000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Nokshaer kaj	800	24000	288000	302400	317520
		0	0	0	0
Total Sales (A)	800	24000	288000	302400	317520
Less. Variable Expense		0	0	0	0
Nokshaer Kaj	800	24000	288000	302400	317520
		0	0	0	0
Total variable Expense (B)	800	24000	288000	302400	317520
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		1000	12000	12000	13000
Mobile Bill		200	2400	2500	2600
Transportation					
Electricity Bill		200	2,400	2500	2600
Salary (self)		5000	60,000	60000	60000
Entertainment		100	1200	1500	1600
Security Guard					
Total fixed Cost (D)		6500	78000	78400	79700
Net Profit (E) [C-D]		17500	210000	224000	237820
Investment Payback			16000	16000	16000

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	40,000		
1.2	Net Profit	210000	224000	237820
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		56000	264000
	Total Cash Inflow	250000	280000	501820
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	194000	16,000	16,000
3	Net Cash Surplus	56000	264000	485820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

