

Proposed NU Business Name: **MAYER DOWA GENERAL STORE & COSMETICS**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALA UDDIN
Age	:	05-05-1989 (29 Years)
Education, till to date	:	BBS
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Soforpur; P.O:Ahmedpur ; P.S: SonaGazi, 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 ANOWAR AHMED
(iv) GB member's info	:	Branch: Mongolkandi, Sonagazi, Centre # 53 (Female), Member ID: 5191/1, Group No: 01 Member since: 2002 To Continue (15 Years) First loan: BDT 10,000 /-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: 10,500
(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	:	05 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-758568
Family's Contact No.	:	01834-149666
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 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOWA GENERAL STORE & COSMETICS
Location	:	Rampur, Feni
Total Investment in BDT	:	BDT: 135,000 /-
Financing	:	Self BDT: 85,000/- (from existing business) 63% Required Investment BDT: 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security	:	35,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Stationary, Show pcs Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Dhaka, Chittagong▪Agreed grace period is 3 months.

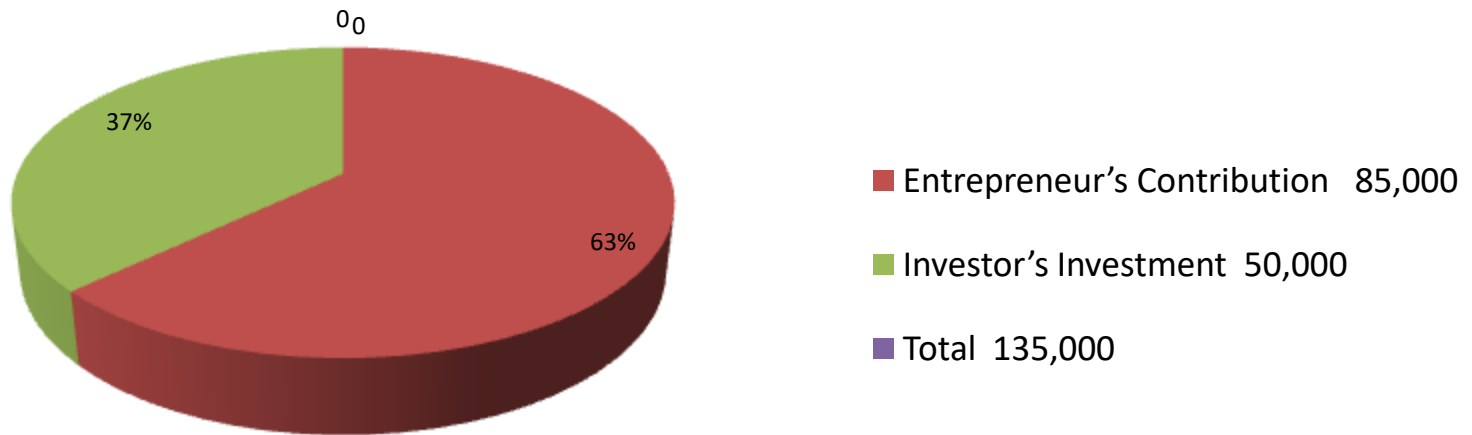
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Stationary, Show pcs Etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Cosmetics, Stationary, Show pcs 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		3,500	42,000
Electricity bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Night Gird		50	600
Mobile bill		300	3,600
Total fixed cost (D)		10,550	126,600
Net Profit (E)= [C-D]		7,450	89,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cosmetics	1	20000	20,000	1	20000	20000	40,000
Stationary	1	10000	10,000	1	20000	20,000	30,000
Show Pcs	1	5000	5,000	1	10000	10,000	15,000
Others	1	15000	15,000	0	0	0	15,000
Security	1	35000	35,000	0	0	0	35,000
Total	5	85000	85,000	3	50000	50,000	135,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cosmetics, Stationary, Show pcs Etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Cosmetics, Stationary, Show pcs Etc	4,250	127,500	1530000	1606500	1686825
Total variable Expense (B)	4,250	127,500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000	283500	297675
Less fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity bill		400	4,800	5,300	5,800
Transportation		1,200	14,400	15,000	15,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Gird		50	600	600	600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		11,050	132,600	133,900	135,200
Net Profit (E)= [C-D]		11,450	137,400	149,600	162,475
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	137,400	149,600	162,475
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117,400	247,000
	Total Cash Inflow	187,400	267,000	409,475
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	117,400	247,000	389,475

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











সম্পূর্ণ বাংলাদেশি মালিকানাধীন
মা'য়ের দোয়া জেনারেল স্টোর এন্ড কসমেটিক্স

শ্রীঃ শুল্কান
১০০০ টাকার উপরে
একদিনের ডেলিভারি



FAMILY PICTURE

