

MAYER DUA GENERAL STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALEM
Age	:	12-04-1988 (26 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Noljani P.O: Chandona P.S: Gazipur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BANU AKTER
(iii) Father's name	:	MOSTOFA MIA
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 71 (Female), Member ID: 3122, Group No: 01 Member since: 16-03-2005 (10 Years) First loan: 2,500 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 2,910 Taka
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-854756
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Banu Akter is a member of Grameen Bank since 10 years. At first she took 2,500 taka loan from Grameen Bank. Banu Akter gradually took loan from GB. Utilize loan in cow rearing & Mayer Dua General Store business (2 year loan). She has five cows. She also purchase 12 decimal land, made a house. and Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA GENERAL STORE
Location	:	At entrepreneur own place, Noljani, Bosir member bari road, Chourasta , Gazipur
Total Investment in BDT	:	3,55,000 taka
Financing	:	Self BDT 1,55,000 (from existing business) 44% Required Investment BDT 2,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Tea, Betel leaf Ice-cream etc.▪Average 12% gain on sales.▪Average 30% gain on tea and betel leaf sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Chourasta, Joypur, Gazipur.▪Agreed grace period is 4 months.

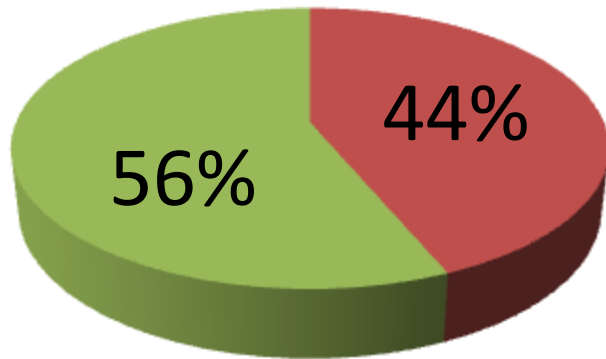
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	3,000	90,000	1,080,000
Tea, Betel leaf	800	24,000	288,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	2,640	79,200	950,400
Tea, Betel leaf	560	16,800	201,600
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Generator bill		300	3,600
Mobile Bill		500	6,000
Transportation		2,000	24,000
Guard		50	600
Entertainment		500	6,000
Salary (self)		7,000	84,000
Others		200	2,400
Total fixed Cost (D)		11,050	132,600
Net Profit (E) [C-D]		6,950	83,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar, Water, Soft Drinks, Noodles, Biscuit, Soap, Ice-Cream	1,00,000	2,00,000	3,00,000
Tea, Betel leaf	5,000	-	5,000
Fridge (2)	40,000	-	40,000
Rack	10,000	-	10,000
Total	1,55,000	2,00,000	3,55,000

Source of Finance



- Entrepreneur's Contribution 155,000
- Investor's Investment 200,000
- Total 355,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Tea, Betel leaf	800	24,000	288,000	302,400	317,520
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	2,103,570
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Ice-cream etc	3,960	118,800	1,425,600	1,496,880	1,571,724
Tea, Betel leaf	560	16,800	201,600	211,680	222,264
Total variable Expense (B)	4,520	135,600	1,627,200	1,708,560	1,793,988
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Electricity Bill		500	6,000	7,200	8,400
Generator bill		300	3,600	4,200	4,200
Mobile bill & SMS Monitoring		750	9,000	9,000	9,000
Transportation		2,500	30,000	30,000	30,000
Guard		50	600	1,200	1,200
Entertainment		500	6,000	6,000	6,000
Salary (self)		7,000	84,000	84,000	84,000
Others		200	2,400	3,600	3,600
Non Cash Item					
Depreciation		583	7,000	7,000	7,000
Total Fixed Cost		12,383	148,600	152,200	153,400
Net Profit (E) [C-D]		11,017	132,200	142,640	156,182
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	132,200	142,640	156,182
1.3	Depreciation (Non cash item)	7,000	7,000	7,000
1.4	Opening Balance of Cash Surplus		59,200	128,840
	Total Cash Inflow	339,200	208,840	292,022
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	59,200	128,840	212,022

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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
Local competitors;

Pictures









FAMILY PICTURE

