

Proposed NU Business Name: **MAYER DUA PEYARA KHAMAR**



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Project verified by: MD. Abdul Mannan Talukder



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD ROTON ALI</b>
Age	:	15-15-1991 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Nawda Para, P.O: Choumohoni, P.S: Charghat, 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	:	<b>MOST. SONEKA BEGUM</b>
(iii) Father's name	:	<b>MD ESTAR ALI</b>
(iv) GB member's info	:	Branch: Yusufpur Charghat; Centre # 63 (Female), Member ID: 3688, Group No: 04 Member since: 05-02-2005 (11 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: Nil , Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-984358
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SONEKA BEGUM** joined Grameen Bank since 11 years ago. At first she took 4,1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUA PEYARA KHAMAR</b>
Location	:	Choumohoni, Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 90,000/-(from existing business) 53% Required Investment BDT 80,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of land	:	4.5 Bigha
Security of the land	:	BDT 1,40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Guava etc.</li><li>▪Average 11% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪The land is under leasing.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

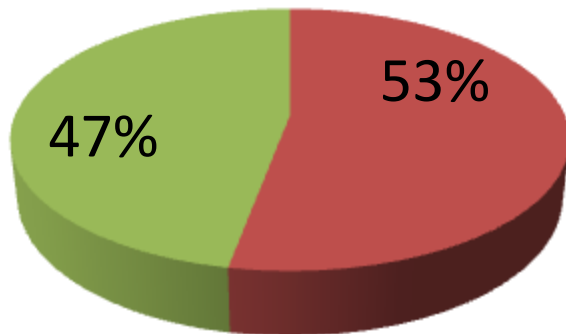
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Guava	150,000	1,800,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>		
Guava	133,500	1,602,000
<b>Total variable Expense (B)</b>	<b>133,500</b>	<b>1,602,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>16,500</b>	<b>198,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	200	2,400
Salary (staff)	5,000	60,000
<b>Total fixed Cost (D)</b>	<b>10,900</b>	<b>130,800</b>
<b>Net Profit (E) [C-D]</b>	<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Guava	150	600	90,000	0	0	0	90,000
Lease Payment	0	0	0	1	80,000	80,000	80,000
<b>Total</b>	<b>150</b>		<b>90,000</b>	<b>1</b>		<b>80,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 80,000
- Total 170,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Guava	200,000	2,400,000	2,520,000
<b>Total Sales (A)</b>	<b>200,000</b>	<b>2,400,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Guava	178,000	2,136,000	2,242,800
<b>Total variable Expense (B)</b>	<b>178,000</b>	<b>2,136,000</b>	<b>2,242,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>22,000</b>	<b>264,000</b>	<b>277,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	800	9,600	11,500
Entertainment	200	2,400	3,000
Salary (staff)	5,000	60,000	60,000
<b>Total Fixed Cost</b>	<b>11,300</b>	<b>135,600</b>	<b>138,500</b>
<b>Net Profit (E) [C-D]</b>	<b>10,700</b>	<b>128,400</b>	<b>138,700</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	128,400	138,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		80,400
	<b>Total Cash Inflow</b>	<b>208,400</b>	<b>219,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,400</b>	<b>171,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 0 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

