

Proposed NU Business Name: **MAYER DUA VARIETIES STORE**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	FAFUK MOLLAH
Age	:	2812-1987 (29 Yars)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Kamra, P.O: Fulbaria, P.S: Kapashia, 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	:	FATEMA KHATUN
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Cahdpur, Kapasia Centre # 32(Female), Member ID: 2799/1, Group No: 2 Member since: (10Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 47000
(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. He has 3 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-942222
Mother's Contact No.	:	01719-338231
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA VARIETIES STORE
Location	:	Chadpur Bazar
Total Investment in BDT	:	BDT 205000/-
Financing	:	Self BDT 135000/-(from existing business) 66% Required Investment BDT 70000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

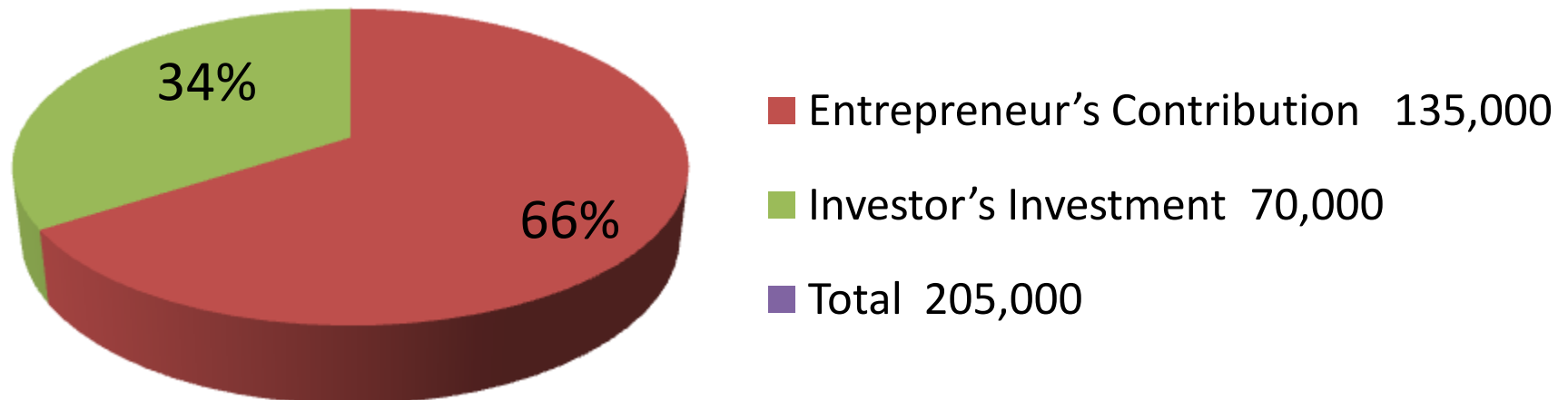
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Grocery Item	3080	92400	1108800
Total Variable exp. (B)	3080	92400	1108800
Contribution Margin CM [C= (A-B)]	420	12600	151200
less fixed exp.			
Rent		1400	16800
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		150	1800
Guard		250	3000
Genaretor		200	2400
Mobile		300	3600
total fixed cost (D)		8300	99600
Net profit (E) [C-D]		4300	51600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	3	1600	4,800	2	1,600	3,200	8,000
cosmetics	10	200	2,000	100	100	10,000	12,000
Ice cream	17	100	1,700	25	400	10,000	11,700
Cosmetics	35	200	7,000	60	100	6,000	13,000
soap	50	500	25,000	30	500	15,000	40,000
Biscuite	30	1000	30,000	8	100	800	30,800
Rice , pulses	5	2000	10,000	5	2000	10,000	20,000
Others	150	150	22,500	150	100	15,000	37,500
Security			32,000				32,000
Total	300		135,000	380		70,000	205,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4450	133500	1602000	1682100	1766205
Total Sales (A)	4450	133500	1602000	1682100	1766205
less variable Expenses					
Grocery Item	3916	117480	1409760	1480248	1554260
Total variable Expenses (B)	3916	117480	1409760	1480248	1554260
Contribution Margin (CM)= (A-B)	534	16020	192240	201852	211944.6
Less Fixed Expenses					
Rent		1400	16800	16800	16800
Electricity bill		500	6000	16000	3000
Transportation		550	6600	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Guard		250	3000	3000	3000
Genaretor		250	3000	3000	3000
Mobile		400	4800	7400	4800
Total Fixed Cost		8550	102600	143600	96000
Net Profit (E) (C-D)		7470	89640	58252	115944.6
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	89,640	58,252	115944.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61,640	91892
	Total Cash Inflow	159640	119892	207836.6
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	61,640	91892	179836.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 03; 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







১২৬	১০০	১৬০
২৩৭	৩২০	৫১০
	৭৬৫	১০০০

ইন্টারনেট প্যাক

বিভাগের সনিক্রম	অফার	সময়
১৬	২৫ সিনি	২৪ ঘণ্টা
১৮২	১ সিনি	৫ ঘণ্টা
১৩৭০	২ সিনি	১৫ ঘণ্টা
১২০৩	২ সিনি	১৫ ঘণ্টা
১৩১৬	২ সিনি	১৫ ঘণ্টা
১৪৪২	৩ সিনি	২০ ঘণ্টা
১৫২৬	৪.৫ সিনি	২৪ ঘণ্টা

১ পয়সা/সে.

বিভাগের সনিক্রম	অফার	সময়
১৩২	১০০০	১০ ঘণ্টা
১৭২	১০০০	১০ ঘণ্টা

বিভাগের সনিক্রম	অফার	সময়
১৩২	১০০০	১০ ঘণ্টা
১৭২	১০০০	১০ ঘণ্টা

বিভাগের সনিক্রম	অফার	সময়
১৩২	১০০০	১০ ঘণ্টা
১৭২	১০০০	১০ ঘণ্টা









Toast

৩৯ টাকা মূল্যে
পয়সা/লেকভ
39MB
৳ ১০০০



FAMILY PICTURE

