

Proposed NU Business Name: **MAYER DOYA STORE**



Project identification and prepared by: : Md.Nurul Islam,
Kaliyakor Unit, Gazipur

Project verified by: MD:Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JEWEL RANA
Age	:	10-05-1990 (27 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Brothers
Address	:	Vill: Soiodpur P.O: Kaliakair P.S: Kaliakair 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	:	KAD BANU
(iii) Father's name	:	MD.ROHIJ UDDIN
(iv) GB member's info	:	Branch: Kaliakair Centre # 70(Female), Member ID: 5539 Group No: 06 Member since: 20.01.2011 (8 Years) First loan: BDT 5000/- Last Loan: 10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 5,540
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823788015
Family's Contact No.	:	01776282290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakair .Unit, .Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAD BANU joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOYA STORE
Location	:	Lotifpur bazar,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 123,000/-
Financing	:	Self BDT 73,000 /- (from existing business) 59 % Required Investment BDT 50,000 /- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5000
Size of shop	:	12 ft x 8 ft= 196 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Kola,Soft Drink, Biskut, Cha pati ,Chini etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Kaliakair.▪Agreed grace period is 3 months.

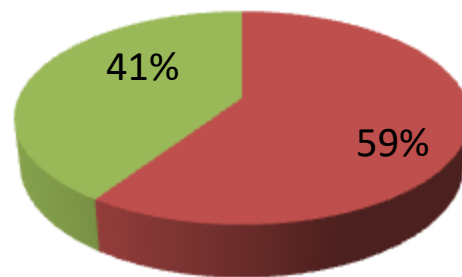
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Grocery Item	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Gurd		450	5,400
Jenaretor		150	
Salary (sttaf)		5,000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		14,700	174,600
Net Profit (E) [C-D]		6,300	77,400

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Milk	32	60	1,920	50	3,000	4,920
Banana	50	14	700	100	1,400	2,100
soft drink	24	14	336	100	1,400	1,736
Biskit	120	12	1,440	150	1,800	3,240
Tea	19	360	6,840	30	10,800	17,640
Suger	15	65	975	60	3,900	4,875
Gas silinder	1	2200	2,200		0	2,200
Chula	2	2200	4,400		0	4,400
Dramm	3	1200	3,600		0	3,600
Security	0	0	50,000	0	0	50,000
Others	0	0	589	0	27,700	28,289
Total			73,000		50,000	123,000

Source of Finance



- Entrepreneur's Contribution 73,000
- Investor's Investment 50,000
- Total 123,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
sadal,child sandl,sandl barmij,sandal	4,500	135,000	1,620,000	1,701,000	1,786,050
	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
sadal,child sandl,sandl barmij,sandal	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,600	3,600
Entertainment		200	2,400	2,400	2,400
Gurd		450	5,400	5,400	5,400
Jenaretor		150	1,800	1,800	1,800
Salary (sttaf)		5000	60000	60000	60000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		15,000	180,000	180,000	180,000
Net Profit (E) [C-D]		12,000	144,000	160,200	177,210
Investment Payback			20,000	20,000	20,000

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

SI #	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	144,000	160,200	177,210
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,000	264,200
	Total Cash Inflow	194,000	284,200	441,410
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	124,000	264,200	421,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 0 3Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Lotifpur bazar, Kaliakair,
Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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FAMILY PICTURE

