

Proposed NU Business Name: **MAYER ACHOL COLLECTION**



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Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AHAMMED ALI
Age	:	14-05-1987(30Years)
Education, till to date	:	-
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	1 Brothers 3 Sister
Address	:	Vill: Uttor joypara P.O: Joypara ; P.S: Dohar Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOHELA BEGUM
(iii) Father's name	:	FOJOR ALI
(iv) GB member's info	:	Branch:Joypara, Centre # 65 (Female), Member ID: 6077, Group No: 06 Member since: 1988-1998(10Years) First loan: BDT 5,000/- Existing loan: 15,000 Outstanding loan: 15084
Further Information:		
(v) Who pays GB loan installment	:	Son
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922673383
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHELA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

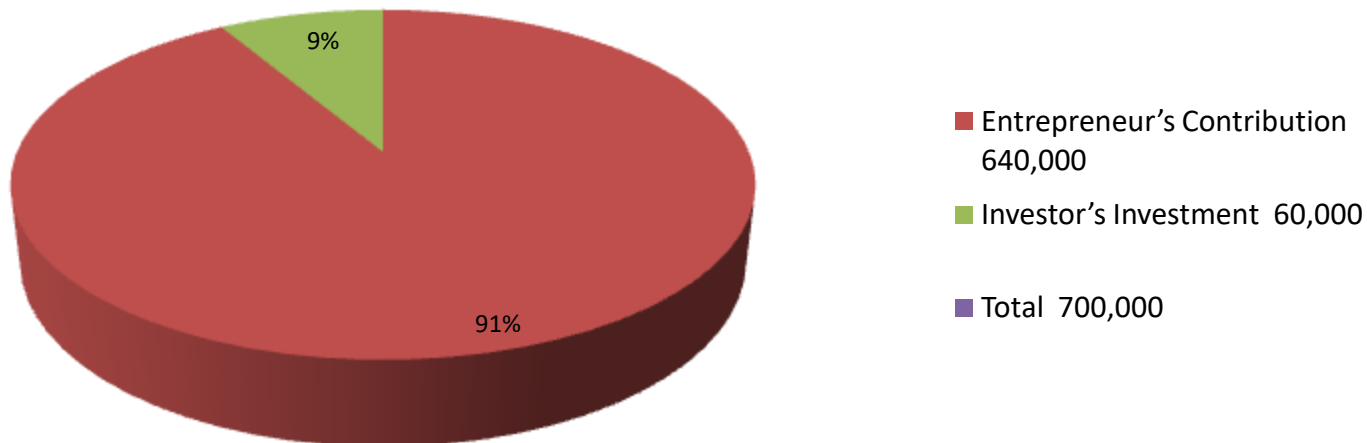
Proposed Nobin Udyokta Business Info

Business Name	:	MAYER ACHOL COLLECTION
Location	:	Munshi supermarket,joypara ,Dohar, Dhaka
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 640,000/- (from existing business) 93% Required Investment BDT 60,000/- (as equity) 7%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The goods like, cloth Item e.t.c.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Dhaka, Islampur .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Cloth	3800	114000	1368000
	0	0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Cloth	3040	91200	1094400
Total Variable Expense	3040	91200	1094400
Contributon Margin (CM) [C=(A-B)]	760	22800	273600
Less Fixed Expense			
Rent		4500	54000
Electric Bill		1500	18000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		500	6000
Mobile Bill		200	2400
Total Fixed Cost (D)		18100	217200
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cloth			640,000			60,000	700,000
			0			0	0
			0			0	0
						0	
	0	0	640,000	0	0	60,000	700,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth	4300	129000	1548000	1625400	1706670
	0	0	0	0	0
Total Sales(A)	4300	129000	1548000	1625400	1706670
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3440	103200	1238400	1300320	1365336
Total Variable Expense	3440	103200	1238400	1300320	1365336
Contributon Margin (CM) [C=(A-B)]	860	25800	309600	325080	341334
Less Fixed Expense					
Rent		4500	54000	54000	54000
Electric Bill		1500	18000	18300	18600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		500	6000	6000	6000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		18100	211200	212200	213230
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68400	141420
	Total Cash Inflow	152,400	165,420	243,291
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	68,400	141,420	219,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

