

Proposed NU Business Name: **M/S MAYER DUYA STORE**



Project identification and prepared by: Hafizur Rahaman,
Mawna Unit, Gajipur

Project verified by Md. Siddiqur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HUMYUN KABIR
Age	:	01-07-1986(31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Barotupa P.O: South Barotupa P.S: Sreepur, 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	:	HONUFA BEGUM
(iii) Father's name	:	MD.AFIRUDDIN KHAN
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 08 (Famale), Member ID: 1504, Group No: 03 Member since: 21/08/2009(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 4,890
(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	:	08 years experience in 08 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-677052
Mother's Contact No.	:	01714-412817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HONUFA BEGUM joined Grameen Bank since 08 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAYER DUYA STORE
Location	:	Barotupa bazar,Sreepur, Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,oil,dal,sugar soap Juice ,Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is Rented.▪Collects goods from Mawna Chourasta.▪Agreed grace period is 3 months.

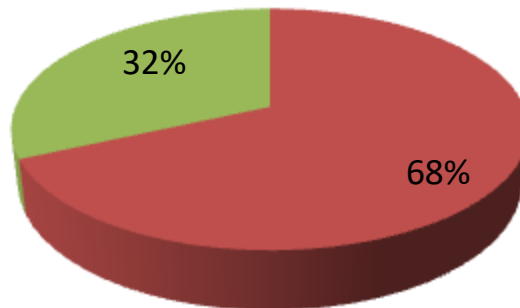
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	3,600	1,08,000	1,296,000
Total Sales (A)	3,600	1,08,000	1,296,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	3,060	91,800	1,101,600
Total variable Expense (B)	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)]	5,40	16,200	1,94,400
Less. Fixed Expense			
Rent		1,800	21,600
Electricity bill		3,00	3,600
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Guard		300	3,600
Entertainment		1,00	1,200
Generator		4,00	4,800
Mobile Bill		2,00	2,400
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice(05x2500)	10,000	12,500	22,500
Soya bin (70 x90)	6,300	4,500	10,800
Dal (01 x1450)	1,450	2,900	4,350
Biscuit	10,000	10,000	20,000
Soft Drink(10x550)	5,500	11,000	16,500
Cosmetic Item	50,000	20,000	70,000
Security	50,000	0	50,000
Others	16,750	9,100	25,850
Total	1,50,000	70,000	2,20,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		1,800	21,600	21,600	21,600
Electricity bill		1,100	13,200	13,400	13,600
Transportation		1,200	14,400	14,600	14,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	30,000
Entertainment		3,00	3,600	3,800	4,000
Guard		3,00	3,600	3,600	3,600
Generator		4,00	4,800	4,800	4,800
Mobile Bill		4,00	4,800	5,000	5,200
Total Fixed Cost		13,500	1,62,000	1,62,800	1,63,600
Net Profit (E) [C-D]		13,500	1,62,200	1,77,400	1,93,610
Investment Payback			28,000	28,000	28,000

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

Sl #	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	1,62,000	1,77,400	1,93,610
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,29,110	2,78,510
	Total Cash Inflow	2,32,000	3,06,510	4,72,120
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	4,890		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,02,890	28,000	28,000
3	Net Cash Surplus	1,29,110	2,78,510	4,44,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

Pictures



















FAMILY PICTURE

