

## Proposed NU Business Name: **MAYER DOA OIL**



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Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



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

Name	:	<b>NUR AFCHAR</b>
Age	:	02/01/1987( 31Years)
Education, till to date	:	Class-07
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: East Sujapur P.O: VoirobchoiduriBazar P.S: Sonagazi,Dist: Feni.
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>RESMA KHATUN</b>
(iii) Father's name	:	<b>NUR KORIM</b>
(iv) GB member's info	:	Branch: Amirabad Centre #18 /(Female), Member ID: 7422/1, Group No: 08 Member since: 12-07-2014(04 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 11,208/-
(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	:	05 Years Experience 04 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01858-170596
Mother's Contact No.	:	01824-441034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RESMA KHATUN** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

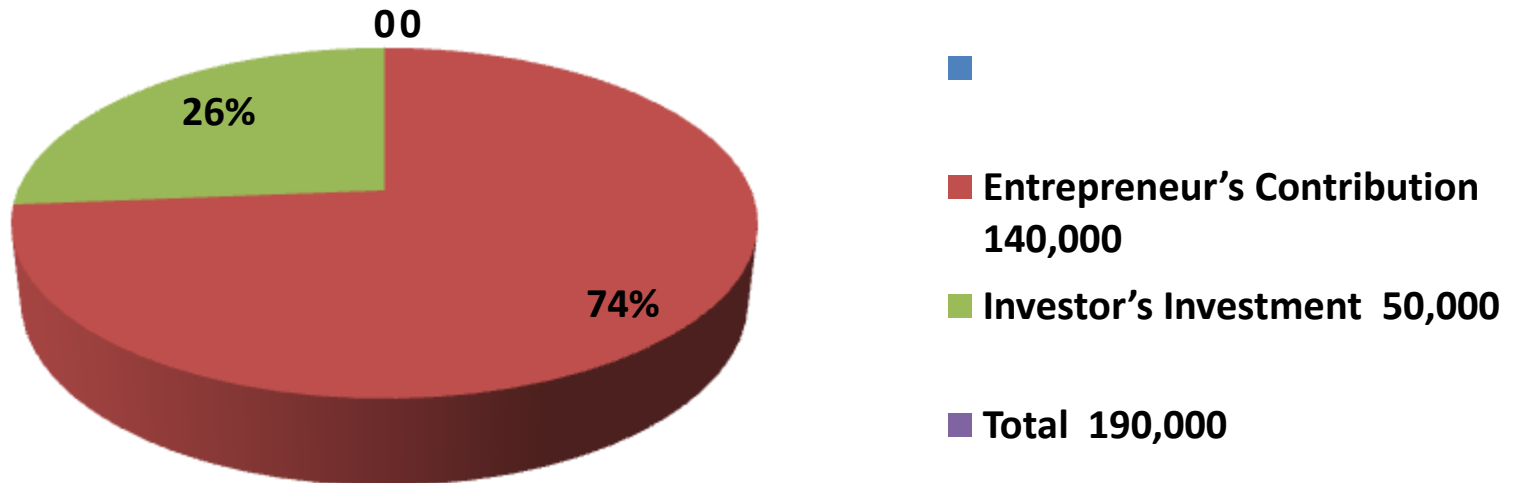
Business Name	:	<b>MAYER DOA OIL</b>
Location	:	Voirob choudori bazar,sonagazi, Feni.
Total Investment In BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000/- (From Existing Business) 74% Required Investment BDT 50,000(as Equity) 26%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size Of Shop	:	08 Ft X 10ft. = 80 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Mobile oil, Engine pach, , Celai Machine&amp; others.</li> <li>▪Average 10% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni .</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Mobile oil, Engine pach, , Celai Machine& others.	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Mobile oil, Engine pach, , Celai Machine& others.	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		700	8400
Electric Bill		400	4800
Transportaion		1200	14400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8700</b>	<b>104400</b>
<b>Net Profit (E)= [C-D]</b>		<b>3300</b>	<b>39600</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Mobile oil	1	16,000	16,000	1	16,000	16,000	32,000
Parch			30,000			20,000	50,000
Celai Machine	2	5,000	10,000				10,000
Coton	10	400	4,000			0	4,000
Others			10,000			14,000	24,000
Security			70,000				70,000
<b>Total</b>	<b>13</b>	<b>21,400</b>	<b>140,000</b>	<b>1</b>	<b>16,000</b>	<b>50,000</b>	<b>190,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile oil, Engine pach, , Celai Machine& others.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Mobile oil, Engine pach, , Celai Machine& others.	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		400	4800	5100	5400
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8700</b>	<b>100800</b>	<b>101920</b>	<b>103076</b>
<b>Net Profit (E)= [C-D]</b>		<b>9300</b>	<b>111600</b>	<b>117180</b>	<b>123039</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	111,600	117180	123039
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91600	188780
	<b>Total Cash Inflow</b>	<b>161,600</b>	<b>208,780</b>	<b>311,819</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>91,600</b>	<b>188,780</b>	<b>291,819</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop : Voirob choudori  
bazar,sonagazi, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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JAPAN'S  
NO.1 OIL

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