

Proposed NU Business Name: **MAYER DUYA FASHION HOUSE**



Project identification and prepared by: Md. Al- Mamun,
Mawna Unit, Gazipur

Project verified by: Md.Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIRUZZMAN MONIR
Age	:	10-01-1997 (21 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers 2 Sister
Address	:	Vill: Chakpara, P.O: Mawna P.S: Shreepur, 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	:	MOJARONASHA
(iii) Father's name	:	SOKKOR ALI
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 50(Female), Member ID: 4897, Group No: 04 Member since: 28-10-2012 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 1,700/-
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-808987
Mother's Contact No.	:	01712-487707
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIRONASHA: joined Grameen Bank since 06 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	:	MAYER DUYA FASHION HOUSE
Location	:	Chakpara beskut factory,Mawna,Sreepur.
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 80,000/-(from existing business) 60% Required Investment BDT 60,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund 1 employ will be appointed. ▪The shop is rented. ▪Collects goods from Mawna . ▪Agreed grace period is 3 months.

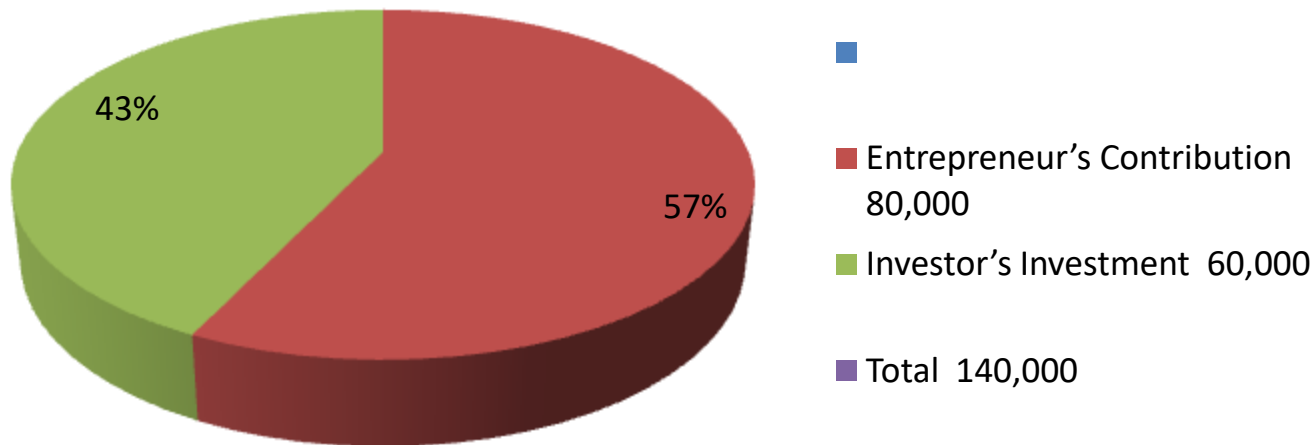
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Cloths	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Rent		1200	14400
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5,000	60000
Entertainment		300	3600
Transportation		300	3600
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three Pice(40x500)	20,000	20,000	40,000
Sarri(20x400)	8,000	16,000	24,000
SeetKapor	15,000	12,000	27,000
Show	20,000	0	20,000
Other	17,000	10,000	27,000
Total	80,000	60,000	1,40,000

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	4,000	1,20,000	1,440,000	1,512,000
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000
Less. Variable Expense				
Cloths	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	2,88,000	3,02,400
Less. Fixed Expense				
Rent		5,00	6,000	6,000
Electricity Bill		8,00	9,600	10,500
Mobile Bill		4,00	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		5,00	6,000	6,500
Generator Bill		300	3,600	4,000
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		10,500	1,26,000	1,28,500
Net Profit (E) [C-D]		13,500	162,000	1,73,900
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	162,000	1,73,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,24,500
	Total Cash Inflow	2,22,000	2,97,500
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	1,500	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	97,500	36,000
3	Net Cash Surplus	1,24,500	2,61,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

