

Proposed NU Business Name: MAYER DOA DACORETOR



Project identification and prepared by :Md.Eaqub ali
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAKIL
Age	:	21/01/1991 (27 years)
Education, till to date	:	H S C
Marital status	:	Un marrid
Children	:	0dughter
No. of siblings:	:	04 brother 1 sister
Address	:	Vill: muchk P.O: muchk 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	:	HALANA AKTER
(iii) Father's name	:	MD.ANUAR HOSSAN Branch: muchak
(iv) GB member's info	:	Centre 14/৯(Female), Member ID:1441, Group No: 02 Member since: 20-10-2008(7Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 50,000/-, Outstanding loan
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N
(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 running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878064797
Mother's Contact No.	:	01955664948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALANA AKTERT joined Grameen Bank since 7 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

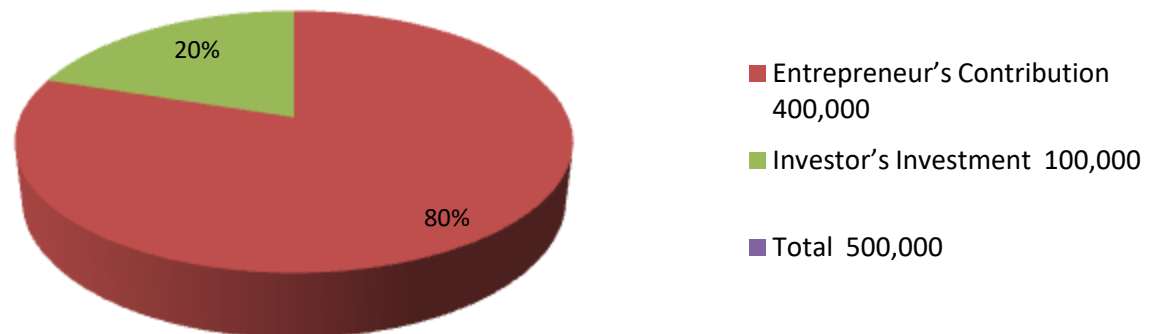
Business Name	:	MAER DOA DACORETOR
Location	:	Muchak,muchak,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 500000
Financing	:	Self BDT 400000/-(from existing business) 80% Required Investment BDT 100,000/-(as equity)20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 13 ft= 390 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Patil,char,tabil,jog,glas,rice dis,kari dis,e.t.c	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Patil,char,tabil,jog,glas,rice dis,kari dis,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
patil	08	2500	200000				200000
char	400	250	100000	100	350	35000	135000
tabil	20	1050	21000	15	1500	22500	43500
jog	200	110	22000				22000
glas	350	55	19250				19250
Rice dis	02	1500	3000	10	2200	22000	25000
Kari dis	05	1800	9000	10	2000	20000	29000
other			25750			500	
			400000			100000	500000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Patil,char,tabil,jog,glas,rice dis,kari dis,etc	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Patiol,char,tabil,jog,glas,rice dis,kari dis,etc	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		00	00	00	00
Electric Bill		520	6240	6552	6879
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6300	6615
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6000	6000
Total Fixed Cost (D)		7670	92040	93252	94524
Net Profit (E)= [C-D]		6730	80760	88188	95988
Investment Pay Back			40000	40000	40000

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	100000		
1.2	Net Profit	80760	84798	89037
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	95988
	Total Cash Inflow	180760	172986	185025
2	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	40760	1321986	145025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire







