

Proposed NU Business Name: **MAYER DOA STORE**



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MASUD RANA
Age	:	30-10-1983 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Dauther
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Shinghoragi, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	LATE. ABDUS SAMAD MIA
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 21(Female), Member ID: 9082, Group No: 09 Member since: 28-07-1984 (31Years) First loan: BDT 1,500 taka.
Further Information:		Existing Loan: BDT 50,000/- Outstanding loan: BDT 48,676/-
(v) Who pays GB loan installment	:	Mother
(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	:	2 years experience in running business. He has 6 months training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01689-856719
Mother's Contact No.	:	01771-318448
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 31 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA STORE
Location	:	Selimpur, Delduar, Tangail.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bucket, Rack, Wear drop, Jug, Mug, Soap etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

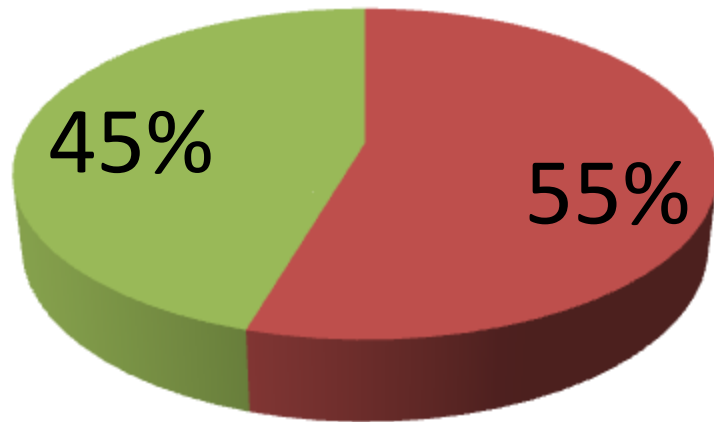
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastic Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Plastic Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		800	9,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Guard		100	1,200
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		4,450	53,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bucket, Rack	20,000	-	20,000
Hot pot, Wear Drop, Plate, Gift set	20,000	-	20,000
Jug, Mug, Soap, Box, etc	20,000	-	20,000
Stationery (pen, Khata)	-	9,000	9,000
Energy Bulb (50 x 220)	-	11,000	11,000
Pan (100 x 300)	-	30,000	30,000
Total	60,000	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Plastic Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Plastic Item	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450
Less. Fixed Expense				
Rent		800	9,600	9,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Entertainment		200	2,400	3,000
Guard		100	1,200	1,500
Total Fixed Cost		7,200	86,400	89,600
Net Profit (E) [C-D]		8,550	102,600	108,850
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	102,600	108,850
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		72,600
	Total Cash Inflow	152,600	181,450
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	72,600	151,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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









AMBA

Jeera

TASTE BETUL HADJI

Suzerbet - 600







FAMILY PICTURE

