

Proposed NU Business Name: **MAYER DUA BOSRALAY**



Project identification and prepared by: Md. Md.Ataur Rahman
Bashon Unit, Gazipur
Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSTAFA KAMAL
Age	:	01-06-1986(30Years)
Education, till to date	:	SSC
Marital status	:	Marrid
Children	:	NA
No. of siblings:	:	2 Brathers 4 Sister
Address	:	Vill: Baroboika; P: Chandona-1702 ;P.S: Gazipur Sadar ;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	:	MOMANA KHATUN
(iii) Father's name	:	AJMAT ALI
(iv) GB member's info	:	Branch: Bashon , Centre # 81 (Female), Member ID: 10847 Group No: 14 Member since: 11-06-2012(4 Years) First loan: BDT 5,000/- Outstanding loan: 9120
Further Information:		
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741500510
Family's Contact No.	:	01681157956
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMANA KHATUN joined Grameen Bank since 4 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Her Husband Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUYA BOSRALAY
Location	:	Chowrasta,Gazipur.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 8 ft= 112 square ft
Security of the shop	:	1,50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing Like; jens Pant, Shirt,t-shirt, panjabi, ,frog,Baby dress etc. ▪Average gain on sales 20 % ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop Rent . ▪Collects goods from Dhaka . ▪Agreed grace period is 3 months.

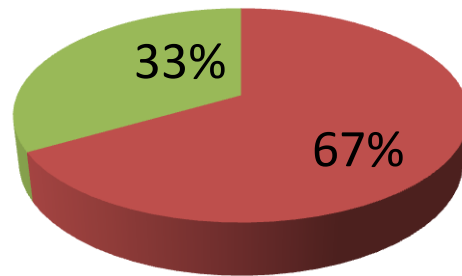
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,500	10,5000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Cloths	2,800	84,000	10,08,000
Total variable Expense (B)	2,800	84,000	10,08,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000
Less. Fixed Expense			
Rent		5,400	64,800
Electricity Bill		300	3,600
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Transportation		800	9,600
Entertainment		150	1,800
Guard		200	2,400
Genarators		300	3,600
Total fixed Cost (D)		12,300	1,47,600
Net Profit (E) [C-D]		8,700	1,04,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jeans Pant, Shirt,T-shirt	1,00,000	50,000	1,50,000
Panjabi, ,frog,Baby dress etc	50,000	50,000	1,00,000
Ladys pant,Baby dress	50,000		50,000
Total	2,00,000	1,00,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	4,500	1,35,000	16,20,000	17,01,000
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000
Less. Variable Expense				
Cloths	3,600	1,08,000	12,96,000	13,60,800
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Rent		5,400	64,800	64,800
Electricity Bill		300	3,600	3,700
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	16,000
Entertainment		200	2,400	2,500
Guard		200	2,400	2,600
Generator		300	3,600	3,800
Total Fixed Cost		12,800	1,53,600	1,55,900
Net Profit (E) [C-D]		14,200	1,70,400	1,84,300
Investment Payback			60,000	60,000

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	1,00,000	
1.2	Net Profit	1,70,400	1,84,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,10,400
	Total Cash Inflow	2,70,400	294700
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,10,400	2,34,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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



SAMSUNG

LESS

FILA

POLARIS





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



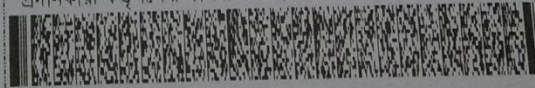
নাম: মোস্তফা কামাল
Name: MOSTAFA KAMAL
পিতা: আজমত আলী
মাতা: মোমেনা খাতুন
Date of Birth: 01 Jun 1986
ID NO: 3313023744844

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বারবৈকা, ইটাহাটা, ডাকঘর: চান্দনা - ১৭০২, গাজীপুর সদর,
গাজীপুর

নির্ধারিত স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



FAMILY PICTURE

