

Proposed NU Business Name: **AY CHELERA AY MEYERA**



Project identification and prepared by: Md Bellal Hossen
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL MUNSUR
Age	:	07-06-1981 (34 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	03 Brothers 047 Sisters
Address	:	Vill: Pashchip Chandipur , P.O: Dudhmukha , P.S: Dagonbhuiyan , 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	:	RUCHIA KHATUN
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch : Yakubpur Dagonbhuiyan , Centre : 18 (Female), Member ID: 1235/1 , Group No: 01 Member since: 15-09-2007 (07 Years) First loan: BDT 5000 Existing loan: BDT 20000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	07 years experience in running business. 04 Years in own business. He has 03 years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01834-975643
Family's Contact No.	:	01821-047362
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUCHIA KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	AY CHELERA AY MEYERA
Location	:	Natun School Market, Sebar Hat, Noakhali
Total Investment in BDT	:	BDT 380000/-
Financing	:	Self BDT 300000/- (from existing business) 79% Required Investment BDT 80000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant, Shirt, Three piece etc .▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, Shirt, Three piece etc .	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Pant, Shirt, Three piece etc .	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		1,200	14400
Electricity bill		300	3600
Transportation		1,200	14400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,400	100800
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant	50	500	25,000	25	500	12,500	37,500
Shirt	50	400	20,000	25	400	10,000	30,000
Belt	20	100	2,000	150	150	22,500	24,500
Genji	300	150	45,000	50	100	5,000	50,000
Three piece	20	1200	24,000	10	1200	12,000	36,000
Hushiari	1	5000	5,000	0	0	0	5,000
Baby item	1	10000	10,000	0	0	0	10,000
Others	1	19000	19,000	0	0	0	19,000
Security	1	150000	150,000	0	0	0	150,000
Baby item	0	0	0	1	10000	10,000	10,000
Others		0	0	1	8000	8,000	8,000
Total	444	0	300,000	262	0	80,000	380,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant, Shirt, Three piece etc .	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense					
Pant, Shirt, Three piece etc .	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		14,000	168,000	169,100	170200
Net Profit (E)= [C-D]		16000	192000	208,900	226700
Investment Payback			32,000	32,000	32,000

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

SR#	<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	80,000		
1.2	Net Profit	192,000	208,900	226700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,000	336900
	Total Cash Inflow	272000	368900	563600
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	160,000	336900	531600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

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শুধুমাত্র বাচ্চাদের জন্য..

FRC

বর্ণমেলা আর্ট
01814-325579





9183-99911
9184-99551





FAMILY PICTURE

