

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



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sreenagar unit ,munshigonj
Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJU
Age	:	10-10-1988(28years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:south balasur,post : vaggokul,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAKSUDA AKTHER
(iii) Father's name	:	MD ZAHAGNGIR SIKDER
(iv) GB member's info	:	Branch: vaggokul, Centre # 14 (Female), Member ID: 2955, Group No: 07 Member since: 10-03-1988 (09Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	10 years of business experience. 06 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01628-933665
Family's Contact No.	:	01745-674996
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAKSUDA AKTHER joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA BASTORROBITAN
Location	:	Mollah market,balalur bazar.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 230,000/- (from existing business) 77% Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 81 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; shirt, pant,T-shirt etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from bongobazar. ▪Agreed grace period is 3 months.

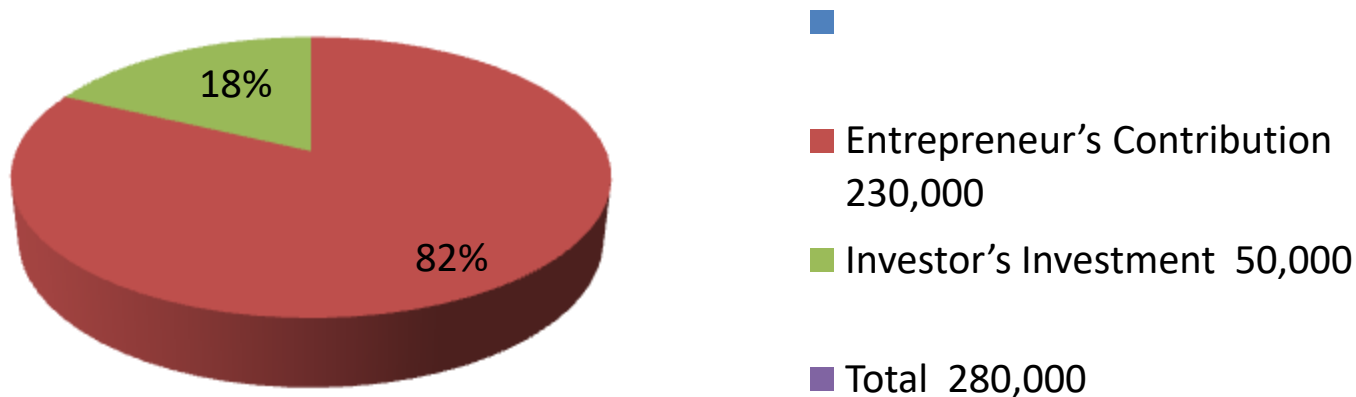
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
pant, shirt, T-shirt etc.	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
pant, shirt,T-shirt etc.	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Generator		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		11,200	134,400
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Pant	100	550	55,000		50	550	27,500	82,500
Shirt	80	250	20,000		100	250	20,000	40,000
T-shirt	200	200	40,000		200	200		40,000
Baba shut	50	300	15,000	other			2,500	17,500
Tops	200	50	10,000					10,000
gangi	200	150	30,000					30,000
Other			10,000					10,000
security			50,000					50,000
Total			230,000				50,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
shirt, pant,T-shirt etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
shirt, pant,T-shirt etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		300	3,600	3,780	3,969
Mobaile bill		200	2,400	2,520	2,646
Total Fixed Cost		11,200	134,400	135,660	136,983
Net Profit (E) [C-D]		9,800	117,600	128,940	140,847
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,600	128,940	140,847
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,600	206,540
	Total Cash Inflow	167,600	226,540	347,387
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,600	206,540	327,387

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Own Business :06
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









FAMILY PICTURE