

**Proposed NU Business Name: MAYER DOYA SANETARI**

Project identification and prepared by: Md. Alamgir Hosain,  
Jamurki Unit, Tangail.

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MONIR</b>
Age	:	03-02-1983 (34Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Hilra Adabari P.O: Korail P.S: Mirjapur 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	:	<b>MD:NUR ISLAM</b>
(iii) Father's name	:	<b>MOMOTAJ BEGUM</b>
(iv) GB member's info	:	Branch: Adabari , Centre # 38/M (Female), Member ID: 3112/1Group No: 02 Member since: 23-04-2003 (14Years) First loan: BDT 5000 /- Outstanding loan: 35,100/-
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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-573141
Family's Contact No.	:	01731-011665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMOTAJ BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Wood Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOYA SANETARI
Location	:	Hilra Adabari, Korail, Mirjapur , Tangail.
Total Investment in BDT	:	BDT 1,98,450/-
Financing	:	Self BD1,38,450/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Siment Rod Khuti making and selling .</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ Entrepreneur is owner of the shop.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

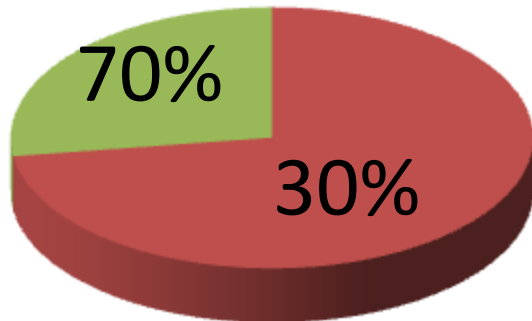
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Siment Rod Khuti		80,000	960,000
<b>Total Sales (A)</b>		80,000	960,000
<b>Less. Variable Expense</b>			
Siment Rod Khuti		60,000	720,000
<b>Total variable Expense (B)</b>		60,000	720,000
<b>Contribution Margin (CM) [C=(A-B) ]</b>		<b>20,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>			
Rent		1200	14400
Electricity Bill		200	2400
Mobile Bill		300	3600
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		200	2,400
Salary (2staff)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>15,900</b>	<b>1,90,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,100</b>	<b>49,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Siment	9,000	9,000	18,000
Rod 8 mili	19,600		19,600
Rod 5 mili	9,000	9000	18000
Bali	12,600	25200	25200
Ji Ai Tar	3,000		3000
Khuti	15,000	16800	16800
Pat	4,500		4500
Pat Set	16,000		16000
Cari	4,000		4000
Cula	750		750
Other	30,000		30000
Advance	15,000		15000
<b>Total</b>	<b>138,450</b>	<b>6 0,000</b>	<b>198,450</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year(+5%)
<b>Revenue (sales)</b>					
Siment Rod Khuti		80,000	960,000	1008000	1058400
<b>Total Sales (A)</b>		80,000	960,000	1008000	1058400
<b>Less. Variable Expense</b>					
Siment Rod Khuti		60,000	720,000	756000	793800
<b>Total variable Expense (B)</b>		60,000	720,000	756000	793800
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	<b>2,40,000</b>	2,52,000	2,64,600
<b>Less. Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electricity Bill		200	2400	2400	2400
Mobile Bill		300	3600	3600	3600
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	24,000	24,000
Entertainment		200	2,400	2,400	2,400



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	49,200	61,200	73,800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		25,200	62,400
	<b>Total Cash Inflow</b>	<b>1,09,200</b>	<b>86,400</b>	<b>1,36,200</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>25,200</b>	<b>62,400</b>	<b>1,12,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 0 Years  
Quality goods & services;  
Skill and experience; 5 years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



জাতীয় শক্তি  
সামাজিক ব্যবসা

# গ্রামীণ শক্তি সামাজিক ব্যবসা লি

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

নাম: স্বামীর দোহা স্ট্রাটেজি

স্টের নাম: জামুকা ইন্ডাস্ট্রি

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

জন্ম সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্বামীর

জন্ম তারিখ: ০৬/০২/১৯৬৩

জাতীয় পরিচয়পত্র নম্বর:

গত যোগ্যতা: ৭ম

ইক অবস্থা: স্বাধীন

সংখ্যা: ১

সংখ্যা: ২০৬ ১০০০

পো:

থানা:

















