

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



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Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AMINUL HAQUE (MUKUL)
Age	:	28-11-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Brothers 5 Sisters
Address	:	Vill: Gochor, P.O: Arani, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST JAHEDA BEOWA
(iii) Father's name	:	LATE MAMATAZ UDDIN PRAMANIK
(iv) GB member's info	:	Branch: Arani, Centre # 55 (Female), Member ID: 6684/2, Group No:09 Member since: 18-08-2009 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT 10710
(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	:	20 years experience in running business. Own business 17 Years He has Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724595329
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAHEDA BEOWA joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA VARIETIES STORE
Location	:	Arani Baazar
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Button, Yarn, Chain etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Locality.▪Agreed grace period is 3 months.

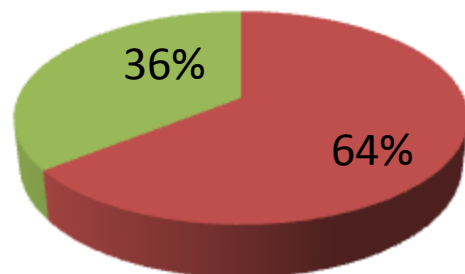
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Button, Yarn, Chain etc	1800	54000	648000
Total Sales (A)	1800	54000	648000
Less Variable Expense			
Button, Yarn, Chain etc	1350	40500	486000
Total variable Expense (B)	1,350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tota yarn	0	0	20,000	0	0	10,000	30,000
Gram bangla Yarn	80	65	5,200	0	0	10,000	15,200
Big yarn	26	120	3,120	0	0	10,000	13,120
Bokrom	100	120	12,000	0	0	10,000	22,000
Fusing	75	20	1,500			0	1,500
Button	50	30	1,500	0	0	10,000	11,500
Chain	400	20	8,000	0	0	0	8,000
Blouse button	100	14	1,400		0	0	1,400
Others	0	0	37,280			0	37,280
Total		389	90,000	0	0	50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Button, Yarn, Chain etc	2800	84000	1008000	1058400
Total Sales (A)	2800	84000	1008000	1058400
Less Variable Expense				
Button, Yarn, Chain etc	2100	63000	756000	793800
Total variable Expense (B)	2,100	63000	756000	793800
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600
Less Variable Expense				
Electricity bill		500	6000	6500
Transportation		700	8400	8600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		100	1200	1200
Mobile bill		200	2400	2600
Total fixed cost (D)		6,500	78000	78,900
Net Profit (E)= [C-D]		14500	174000	185,700
Investment Payback			30,000	30,000

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

SR#	<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	174,000	185,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		144,000
	Total Cash Inflow	224000	329700
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	144,000	299700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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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FAMILY PICTURE

