

# Proposed NU Business Name: **NAYON TARA MAYIK SERVICE**



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

Name	:	<b>HANIF</b>
Age	:	02-06-1982(35Years)
Education, till to date	:	Class iv
Marital status	:	Married
Children	:	01son 01 daughter
No. of siblings:	:	03 Brothers 01 sisters
Address	:	Vill: ChormordanP.O ;RosuniyaP.S: Sirajdikhan,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	:	<b>SALMA BEGUM</b>
(iii) Father's name	:	<b>NAGOR ALI</b>
(iv) GB member's info	:	Branch: Esapura, Centre # 60(Female), Member ID: 2545, Group No: 07 Member since:02-05-1990(25Years) 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	:	03years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-989968
Family's Contact No.	:	01725-123298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALMA BEGUM** joined Grameen Bank since 25 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	:	<b>NAYON TARA MAYIK SERVICE</b>
Location	:	Akota market,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 210,000/- (from existing business)78 % Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21 ft x 10 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; decoration and sound system etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is rented.</li> <li>▪Collects goods from KAPTAN BAZAR.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

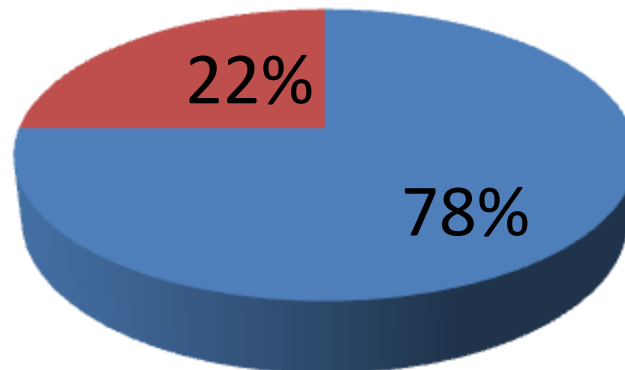
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
decoration and sound system etc.	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	3,200	96,000	1,152,000
<b>Less. Variable Expense</b>			
decoration and sound system etc.	2,560	76,800	921,600
<b>Total variable Expense (B)</b>	<b>2,560</b>	<b>76,800</b>	<b>921,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1000	12,000
Transportation		2,000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		0	0
Gird		100	1,200
Generator		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,900</b>	<b>46,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
SOUND BOX	06	5000	30000		04	5000	20000	50000
Mayik set	06	15000	90000		02	15000	30000	120000
Genaretor	07	10000	70000		1	10000	10000	80000
fan	08	25000	20000					20000
<b>Total</b>			<b>210,000</b>				<b>60,000</b>	<b>270,000</b>

## Source of Finance

■ Entrepreneur's contibution 210,000 ■ Investor's Investment 60,000 ■ Total 270,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
decoration and sound system etc.	3,800	114,000	1,368,000	1,436,400	1,508,220
<b>Total Sales (A)</b>	3,800	114,000	1,368,000	1,436,400	1,508,220
<b>Less. Variable Expense</b>					
decoration and sound system etc.	3,040	91,200	1,094,400	1,149,120	1,206,576
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>	<b>1,149,120</b>	<b>1,206,576</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>	<b>287,280</b>	<b>301,644</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		0	0	0	0
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobaile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	42,000	42,000	42,000
<b>Total Fixed Cost</b>		<b>15,300</b>	<b>225,600</b>	<b>227,520</b>	<b>229,536</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>48,000</b>	<b>59,760</b>	<b>72,108</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>48,000</b>	<b>59,760</b>	<b>72,108</b>
1.3	Depreciation (Non cash item)	42000	42000	42000
1.4	Opening Balance of Cash Surplus		66,000	143,760
	<b>Total Cash Inflow</b>	<b>150,000</b>	<b>167,760</b>	<b>257,868</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>66,000</b>	<b>143,760</b>	<b>233,868</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 01 Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business :03  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





















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