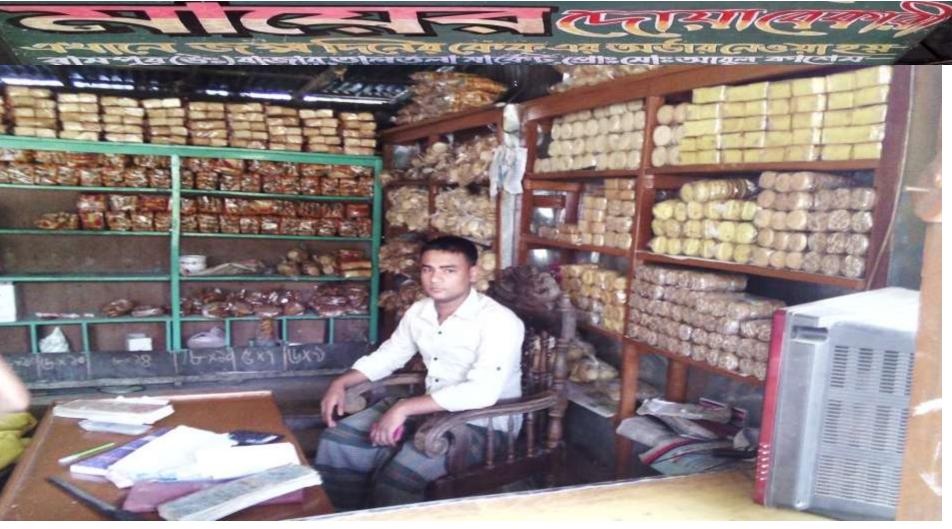
NU Business Name: Mayer Duya Bekary



NU Identified and PP Prepared by-Md: Sohrab Hossain

Verified By: Md Nazrul Islam

Presented by

Md.Mamun Hossain 01869677351

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name | : | Md. Mamun Hossain | | | | | |
|-------------------------------------|---|---|--|--|--|--|--|
| Age | : | 27 Dec, 1990 (25 Years) | | | | | |
| Marital status | : | Married | | | | | |
| Children | : | No Children | | | | | |
| No. of siblings: | : | 02 Brothers | | | | | |
| Parent's and GB related Info | | | | | | | |
| (i) Who is GB member | : | Mother Yes Father | | | | | |
| (ii) Mother's name | : | Sofia Begum | | | | | |
| (iii) Father's name | : | Md. Abul Kashem | | | | | |
| (iv) GB member's info | : | Branch: Kalcho Hajigonj Centre - 7/m, | | | | | |
| | | Group no :01, Loanee no.:1129 | | | | | |
| | | Member since:11/08/2012 First loan:10000, | | | | | |
| Further Information: | | Existing loan: 40000 Outstanding:14550 | | | | | |
| (v) Who pays GB loan installment | : | NU | | | | | |
| (vi) Mobile lady | : | N/A | | | | | |
| (vii) Grameen Education Loan | : | N/A | | | | | |
| (viii)Any other loan like GCCN, GKF | | N/A | | | | | |
| (ix) Others | | N/A | | | | | |
| Education | : | Class Eight | | | | | |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation | : | Bakery Business |
|---|---|-----------------|
| Trade License | | 22 |
| Business Experience And Training Info | : | 8 Years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | | 01869677351 |
| NU Project Source/Reference | : | Hajiganj Unit |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 11/08/2012 (3 years). At first She took 10000 taka from GB. She invested GB Loan in his Son's business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Mayer Duya Bakery |
|---|---|---|
| Address/ Location | : | Rampur west Bazar. Hajigonj, Chandpur. |
| Total Investment in BDT | : | 567940 |
| Financing | : | Self BDT 367940 (existing business) 65% Required Investment BDT 200000/-(as equity) 35% |
| Present salary/drawings from business (estimates) | : | 7000 |
| Proposed Salary | | 8000 |
| Proposed Business | | |
| (i) % of present gross profit margin | : | 20% |
| (ii) Estimated % of proposed gross profit margin | | 20% |
| (iii) Agreed grace period | | 02 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--|-------------------------------|-------------------|----------------|
| Investments in different cate | gories: | (1) | (2) | (1+2) |
| Present Stock Item Decoration Different items Refrigerator 01 Advance 02 Total = | 125000 124940 18000 100000 367940 | 367940 | | 367940 |
| Proposed Stock Item- | 200000 | | 200000 | 200000 |
| Total Capital | | 367940 | 200000 | 567940 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Present Stock items | | | | | | |
|----------------------------|--------|--|--|--|--|--|
| Product name with quantity | Amount | | | | | |
| Biscuits | 20000 | | | | | |
| Bon ruti | 15000 | | | | | |
| cake | 4000 | | | | | |
| petise | 2000 | | | | | |
| Soya bean(1dram) | 17000 | | | | | |
| Cold Drinks | 5000 | | | | | |
| Flour (15bosta*1300) | 19500 | | | | | |
| Pot milk | 1000 | | | | | |
| Chanachor, chocolate | 10000 | | | | | |
| salt | 840 | | | | | |
| Dalda (12 packet*1300) | 15600 | | | | | |
| P.P | 5000 | | | | | |
| Other | 10000 | | | | | |
| Total Present Stock | 124940 | | | | | |

| Proposed items | | | | | | |
|----------------------------|--------|--|--|--|--|--|
| Product Name with quantity | Amount | | | | | |
| Flour(30bostra | 39000 | | | | | |
| Sugar(20 bostra) | 36000 | | | | | |
| Dalda(15 packet) | 19500 | | | | | |
| Yeast(10karton) | 30000 | | | | | |
| Glucose(5 bosta) | 13500 | | | | | |
| Soya bean (3dram) | 51000 | | | | | |
| Egg | 5000 | | | | | |
| Cold drinks | 6000 | | | | | |
| Total Proposed Items | 200000 | | | | | |

INFO ON EXISTING BUSINESS OPERATIONS

| Doutionland | E | Existing Business (BDT) | | | | | |
|--|-------|-------------------------|---------|--|--|--|--|
| Particulars | Daily | Monthly | Yearly | | | | |
| Sales (A) | 15000 | 450000 | 5400000 | | | | |
| Less: Cost of sales (B) | 12000 | 360000 | 4320000 | | | | |
| Gross Profit (C)=(A-B)] | 3000 | 90000 | 1080000 | | | | |
| Less: Operating Costs | | | | | | | |
| Electricity bill | | 1000 | 30000 | | | | |
| Generator bill | | 300 | 3600 | | | | |
| Shop Rent | | 5000 | 261600 | | | | |
| Night Guard bill | | 50 | 3600 | | | | |
| Mobile bill | | 400 | 4800 | | | | |
| Present salary/Drawings- self | | 8000 | 96000 | | | | |
| Employee (09) | | 56700 | 1548000 | | | | |
| Others (Fees, Entertainment, TL Renew) | | 500 | 6000 | | | | |
| Non Cash Item: | | | | | | | |
| Depreciation Expenses (*10%) | | 1191 | 14300 | | | | |
| Total Operating Cost (F) | | 73141 | 877692 | | | | |
| Net Profit (E-F): | | 16859 | 202308 | | | | |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|-----------------------|---------|---------|--------------|---------|---------|--------------|---------|---------|
| Faiticulais | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | 17000 | 510000 | 6120000 | 18000 | 540000 | 6480000 | 19500 | 585000 | 7020000 |
| Less: Cost of Sale (B) | 13600 | 408000 | 4896000 | 14400 | 432000 | 5184000 | 15600 | 468000 | 5616000 |
| Gross Profit (A-B)=(C) | 3400 | 102000 | 1224000 | 3600 | 108000 | 1296000 | 3900 | 117000 | 1404000 |
| Less: Operating Costs | | | | | | | | | |
| Electricity bill | | 1000 | 30000 | | 1100 | 13200 | | 1200 | 14400 |
| Generator bill | | 300 | 3600 | | 350 | 4200 | | 350 | 4200 |
| Shop Rent | | 5000 | 60000 | | 5000 | 60000 | | 5000 | 60000 |
| Night Guard bill | | 50 | 600 | | 50 | 600 | | 50 | 600 |
| Mobile bill | | 500 | 6000 | | 600 | 7200 | | 700 | 8400 |
| Present salary/ self | | 9000 | 96000 | | 9000 | 96000 | | 9000 | 96000 |
| Employee (09) | | 56700 | 680400 | | 61200 | 734400 | | 65700 | 788400 |
| Others (fees, Entertainment, TL renew) | | 500 | 6000 | | 600 | 7200 | | 650 | 7800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 1191 | 14300 | | 1191 | 14300 | | 1191 | 14300 |
| Total operating cost | | 74241 | 890892 | | 79091 | 949092 | | 83841 | 1006092 |
| Net Profit | | 27759 | 333108 | | 28959 | 346908 | | 33159 | 397908 |
| GT Payback | 80000 | | | 80000 | | 80000 | | | |
| Retained Income | etained Income 253108 | | | 266908 | | 317908 | | | |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------|-----------------|-----------------|-----------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 200000 | | |
| 1.2 | Net Profit | 333108 | 346908 | 397908 |
| 1.3 | Depreciation (Non cash item) | 14300 | 14300 | 14300 |
| 1.4 | Opening Balance of Cash Surplus | | 252858 | 534066 |
| | Total Cash Inflow | 547408 | 614066 | 946274 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 200000 | | |
| 2.2 | Payment of GB Loan | 14550 | | |
| | Investment Pay Back (Including | | | |
| 2.3 | Ownership Tr. Fee) | 80000 | 80000 | 80000 |
| | Total Cash Outflow | 294550 | 80000 | 80000 |
| 3.0 | Net Cash Surplus | 252858 | 534066 | 866274 |

SWOT Analysis

Strength

Local Fame and strong bondage with customers Business goodwill

WEAKNESS

Availability of Products Credit sales

OPPORTUNITIY

Situated in a large Market

THREATS

Fire
Theft
Political problems













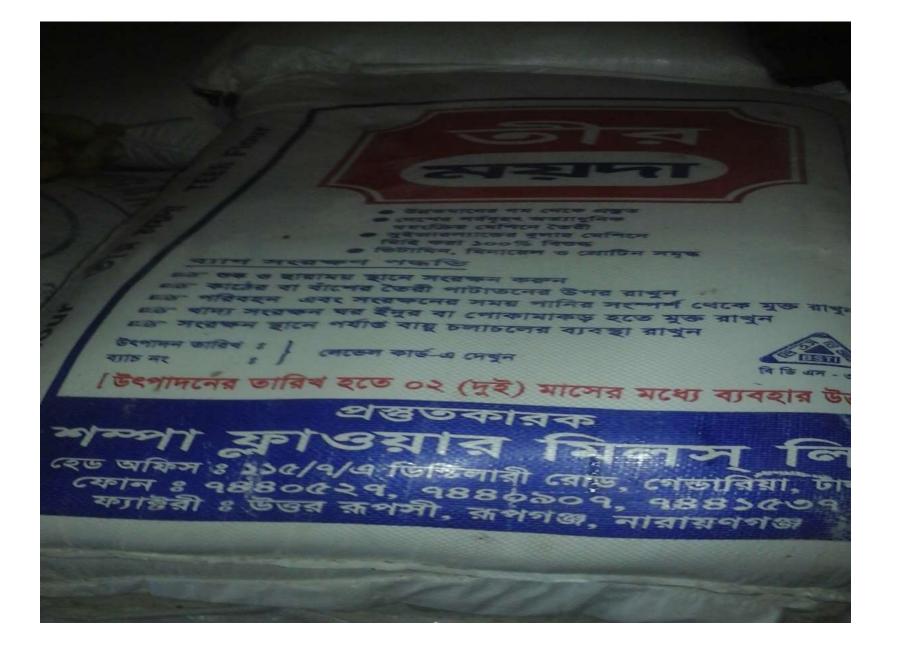










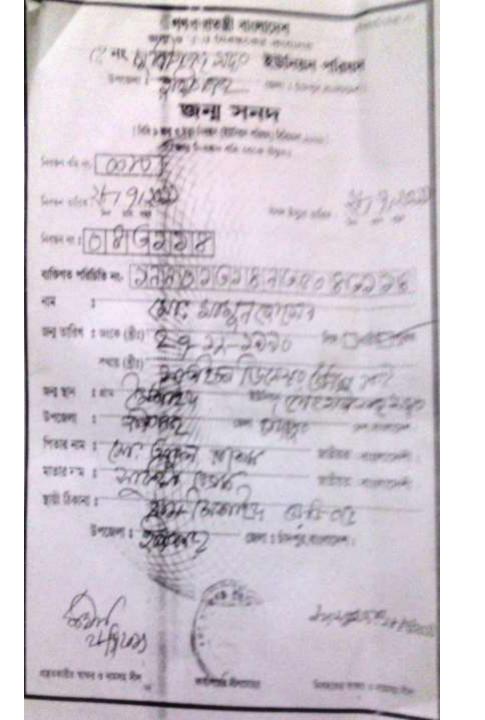














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2011/11/19

an Menco access

Presented at

25th Internal Design Lab

On December 23, 2015 at GT

Further Information
Grameen Trust
029005261
MD.Mamun Hossain
01869677351

