

Proposed NU Business Name: M/S MAYER DOA ENTERPRISE



Project identification and prepared by: MD. Hafizur Rahman-2,
Mawna Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHEL MIA
Age	:	11-02-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Borther & 2 Sister
Address	:	Vill: Maizpara, P.O: Bormi, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAMILA BEGUM
(iii) Father's name	:	ABDUS SAMAD
(iv) GB member's info	:	Branch: Gazipur Shreepur, Centre # 44(Female), Member ID: 3475, Group No: 08 Member since: 04-08-1989 (27Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 5,00,000, Outstanding loan: BDT 3,24,000
(v) Who pays GB loan installment	:	Mother
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-297957
Mother's Contact No.	:	01622-895419
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA BEGUM joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAYER DOA ENTERPRISE
Location	:	Mawna, Chowrasta, Gazipur
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 62% Required Investment BDT 1,50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bag etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Master bari Norshingdi.▪Agreed grace period is 3 months.

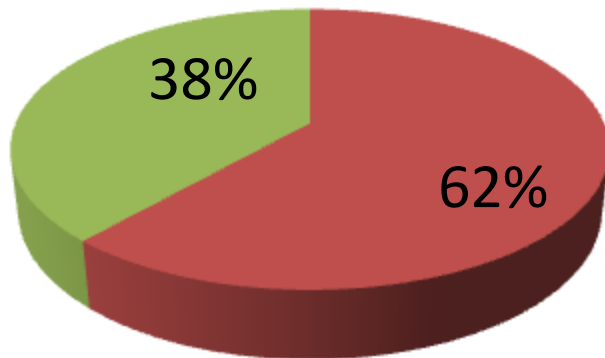
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bag	205,000	2,460,000
Total Sales (A)	205,000	2,460,000
Less. Variable Expense		
Bag	164,000	1,968,000
Total variable Expense (B)	164,000	1,968,000
Contribution Margin (CM) [C=(A-B)]	41,000	492,000
Less. Fixed Expense		
Rent	3,500	42,000
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	15,000	180,000
Entertainment	500	6,000
Guard	200	2,400
Salary (staff)	8,000	96,000
Total fixed Cost (D)	32,800	49,200
Net Profit (E) [C-D]	8,200	442,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag (30,000 x 8)	2,40,000	0	2,40,000
Bag (18x785 x 8)	0	1,50,000	1,50,000
Total	240,000	150,000	390,000

Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 150,000
- Total 390,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Bag	318,000	3,816,000	4,006,800	4,207,140
Total Sales (A)	318,000	3,816,000	4,006,800	4,207,140
Less. Variable Expense				
Bag	254,400	3,052,800	3,205,440	3,365,712
Total variable Expense (B)	254,400	3,052,800	3,205,440	3,365,712
Contribution Margin (CM) [C=(A-B)]	63,600	763,200	801,360	841,428
Less. Fixed Expense				
Rent	3,500	42,000	42,000	42,000
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	25,000	300,000	310,000	320,000
Entertainment	500	6,000	7,000	8,000
Guard	200	2,400	3,000	3,500
Salary (staff)	12,000	144,000	144,000	144,000
Total Fixed Cost	46,900	562,800	575,500	588,000
Net Profit (E) [C-D]	16,700	200,400	225,860	253,428
Investment Payback		60,000	60,000	60,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	200,400	225,860	253,428
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140,400	306,260
	Total Cash Inflow	350,400	366,260	559,688
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	140,400	306,260	499,688

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 06 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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ନାମ ଶ୍ରୀମତୀ ଲକ୍ଷ୍ମୀ ଦେବୀ
ପଠକର ନାମ ଶ୍ରୀମତୀ ଲକ୍ଷ୍ମୀ ଦେବୀ
ସ୍ଥାନ

क्र.सं.	विवरण	दिनांक	प्रमाण	टीका
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नाम :- महाराष्ट्र सरकार
 याचा पत्ता :- मुंबई
 याचा अधिकारी :- ...



একশত টাকা

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কির্নিয়াহির কাছনিব হাতিম
ভাড়াটিয়া কবুলিয়ত নামা দলিল

১ পক্ষ :-
২য় পক্ষ :-
৩য় পক্ষ :-

১। কক্ষকার মে
কক্ষকার মাগনা
বাগানসেই।

২। মোঃ সোভে
শ্রীপুর, জেলাঃ

পত্রম কল্যাণ
আবদ কাফিয়া
সোফান জাফা
সোফান জাফা
জাফা মিহে ১
জামানত বস
জাফা মিহে ১



শ্রীপুর পৌর
শ্রীপুর, গাজীপুর

পৌর ট্রেড লাইসেন্স

মাসিক ভাড়া ১০০০/- টাকা মাসে ১০/১০/২০০১, ১০/১০/২০০২, ১০/১০/২০০৩

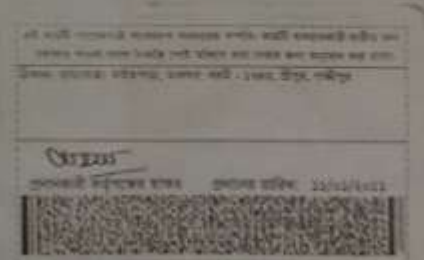
প্রতিদিনের নাম : মোঃ আমানত আলী

মাসিক/মিহিবি নাম : মোঃ মোহাম্মদ মিয়া

দিবা/চুইবি নাম : আঃ ছাদ্দাম

ব্যবসার অবস্থান : প্রসিদ্ধা (মিড) হাওড়া হা টৌরাস

ব্যবসার বস : আনিয়াতুল ইসলাম



FAMILY PICTURE