

Proposed NU Business Name: **MAYER DOWA GENERAL STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOHEL RANA
Age	:	22-03-1996 (20 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: kawla P.O . kawla, P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	UMME HONEY
(iii) Father's name	:	MD MOFIZ UDDIN SHEIKH
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 70 (Female), Member ID: 9106, Group No: 01 Member since: 01-06-2007 (012 Years) First loan: BDT 10,000 /-
Further Information:		Existing loan: BDT 1,35,000, Outstanding loan: 45,000/-
(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 and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-166018
Family's Contact No.	:	01708-944997
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UMME MONI joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

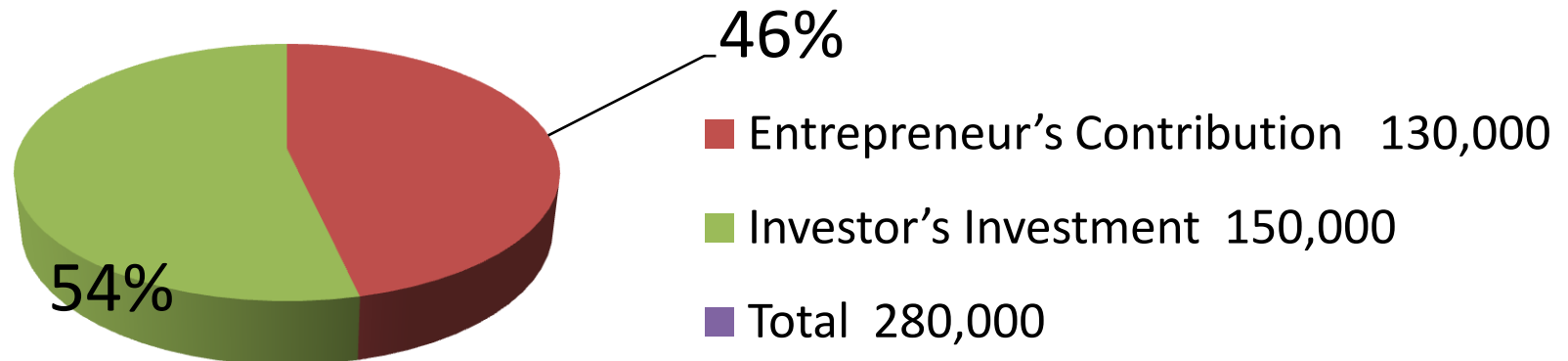
Business Name	:	MAYER DOWA GENERAL STORE
Location	:	Kawla,Dakshinkhana,Dhaka-1230
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 46% Required Investment BDT 150,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Biscuit ,Battery, Flour, Chips & Others etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Tangi, Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Sugar ,Biscuit ,Battery, Atta, Chips etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Rice, Sugar ,Biscuit ,Battery, Atta, Chips etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		700	8,400
Transportation		2,000	24,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Rice	10000	40,000	50,000
Pulse	4,000	8,000	12,000
Soap	3,000	16,000	19,000
Oil	16,000	3,000	19,000
Atta	1,500	12500	14,000
Sugar	12,000	12,000	24,000
Salt	3,000	4,800	7,800
Mosla	35,000	50,000	85,000
Busicute	10,000	0	10,000
Machinariess	30,000	0	30,000
Others	5,500	3700	9,200
Total	130,000	150,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Sugar ,Biscuit ,Battery,	5,500	165,000	1,980,000	2,079,000
Total Sales (A)	5,500	165,000	1,980,000	2,079,000
Less. Variable Expense				
Rice, Sugar ,Busicute ,Battery,	4,675	140,250	1,683,000	1,767,150
Total variable Expense (B)	4,675	140,250	1,683,000	1,767,150
Contribution Margin (CM) [C=(A-B)	825	24,750	297,000	311,850
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		700	8,400	8,400
Transportation		2,000	24,000	24,000
Mobile Bill		400	4,800	4,800
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Depreciation		583	7,000	7,000
Total Fixed Cost		10,683	128,200	128,200
Net Profit (E) [C-D)		14,067	168,800	183,650
Investment Payback			90,000	90,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	168,800	183,650
1.3	Depreciation (Non cash item)	7,000	7,000
1.4	Opening Balance of Cash Surplus		85,800
	Total Cash Inflow	325,800	276,450
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)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	85,800	186450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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





FAMILY PICTURE

