

## Proposed NU Business Name: **AMIRUL CONFICIONRY**



Project identification and prepared by: Md Shah Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD.AMIRUL ISLAM</b>
Age	:	10-03-1983 (33 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	02 Daughters & 01 Son
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Paikpara, P.O: Dupchachia, Thana: Dupchachia, Dist: Bogra
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>MST. ASHA BIBI</b>
(iii) Father's name	:	<b>MD.JAHIR MONDAL</b>
(iv) GB member's info	:	Branch: Gobindopur, Dupchachia , Centre # 26(Female), Member ID: 3134/1, Group No: 04 Member since: 20-11-1999(06Years) First loan: BDT 6000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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	:	08 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-453249
Mother's Contact No.	:	01755-476061
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ASHA BIBI** joined Grameen Bank since 06 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

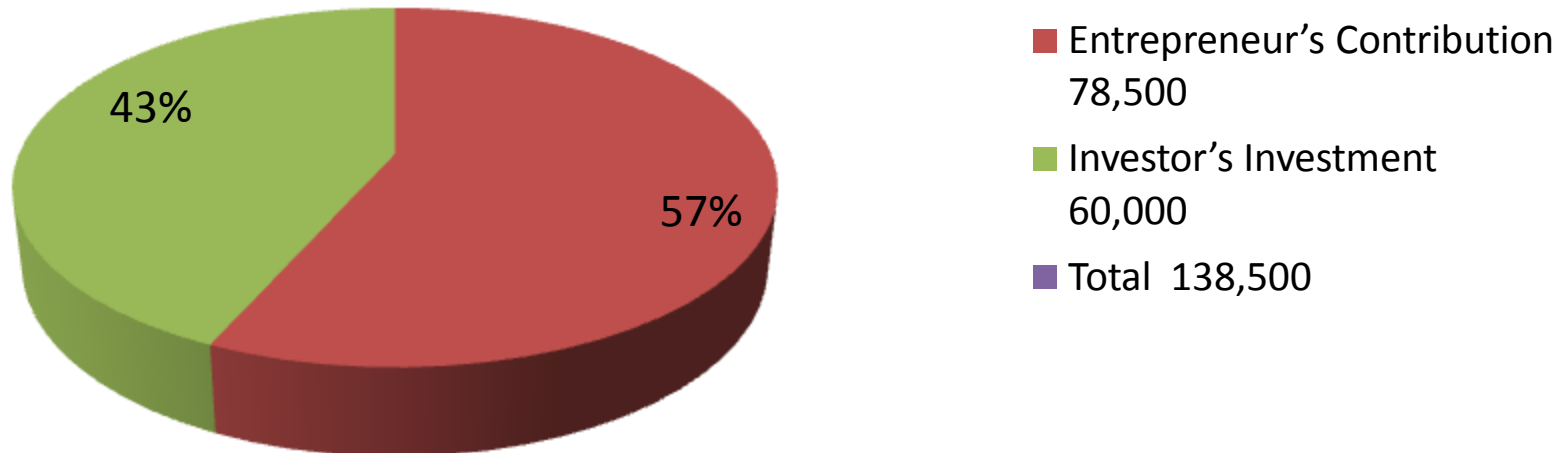
Business Name	:	<b>AMIRUL CONFICTIONRY</b>
Location	:	Akkelpur Road,Dupchachia
Total Investment in BDT	:	BDT 138,500/-
Financing	:	Self BDT 78,500/-(from existing business) 57% Required Investment BDT 60,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bakery Item, Cold Drink, Cosmetic Item .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bakery Item, Cold Drink, Cosmetic Item	4,000	120000	1440000
<b>Total Sales (A)</b>	4,000	120000	1440000
<b>Less Variable Expense</b>			
Bakery Item, Cold Drink, Cosmetic Item	3400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		900	10800
Transportation		300	3600
Salary (self)		5000	60000
Guard		200	2400
Entertainment		500	6000
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		9,900	118800
<b>Net Profit (E)= [C-D]</b>		8,100	97200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bakery Item	380	50	19000	300	50	15000	34000
Cold Drink	150	100	15000	150	100	15000	30000
Cosmetic Item	400	100	40000	300	100	30000	70000
Semai	50	40	2000	0	0	0	
Noodus	25	100	2500	0	0	0	2500
<b>Total</b>	<b>530</b>	<b>0</b>	<b>78,500</b>	<b>1515</b>	<b>0</b>	<b>60,000</b>	<b>136500</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
Bakery Item, Cold Drink, Cosmetic Item	6000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>				0	0
Bakery Item, Cold Drink, Cosmetic Item	5100	153000	1836000	1927800	2024190
<b>Total variable Expense (B)</b>	5,100	153000	1836000	1927800	2024190
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000	340200	357210
<b>Less Variable Expense</b>				0	0
Rent		2,500	30000	31500	33075
Electricity bill		900	10800	11340	11907
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5000	60000	63000	66150
Guard		200	2400	2520	2646
Entertainment		800	9600	10080	10584
Mobile bill		600	7200	7560	7938
<b>Total fixed cost (D)</b>		15,500	186000	195300	205065
<b>Net Profit (E)= [C-D]</b>		11,500	138000	144900	152145
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<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	60,000		
1.2	Net Profit	138000	144900	152145
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		114,000	234900
	<b>Total Cash Inflow</b>	198000	258900	387045
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	114,000	234900	363045

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 08 Years  
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

Pictures









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# FAMILY PICTURE

