

Proposed NU Business Name: **AL-MODINA BECARY**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AJMIR
Age	:	18-11-1998 (18Years)
Education, till to date	:	Class vii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04Brothers
Address	:	Vill: north kolaparaP.O ;rarikhalP.S: sreenagar,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	:	RAWSHANA BEGUM
(iii) Father's name	:	AUBDUL KHALEK
(iv) GB member's info	:	Branch:Shamsiddil, Centre # 64(Female), Member ID: 4722/2, Group No: 12 Member since: 12-03-2012(05Years) First loan: BDT 5,000/-
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	:	02years of business experience. : 02 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.	:	01961-252411
Family's Contact No.	:	01813-762120
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSHANA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALMODINA BECARY
Location	:	Tin dokan,rarikhal,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 479,000/-
Financing	:	419,000/- (from existing business)87 % Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biuscuit ,Battery, Cake etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

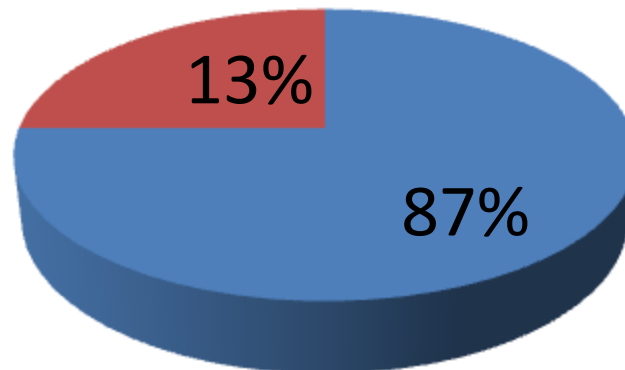
Particular	Daily	Monthly	Yearly
Revenue (sales)			
biscuit, cake, flower etc	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
biscuit, cake, flower etc	4,400	132,000	1,584,000
Total variable Expense (B)	4,400	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)]	1100	33,000	396,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		2000	24,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		200	2,400
Generator		200	2,400
Mobile bill		300	3,600
Total fixed Cost (D)		27,200	326,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
biscuit	130 kg	200	26000		100 kg	200	20000	46,000
Cake	100 kg	70	7000		100 pic	70	7000	14,000
Dry cake	200 kg	220	44000		100 kg	220	22000	66,000
Toss	150 kg	130	19500	other			11000	30,500
Danish	172 pic	15	2580					2580
Soft drink	24 kes	745	17880					17880
Padis	70 pic	10	700					700
Flawer	3 pady	2400	7200					7200
Suger	2 pady	3200	6400					6400
Freeze	02	30000	6000					6000
Oto open machine	01	120,000	120000					120,000
Mixxer machine	01	90000	90000					90000
Hitter machine	01	3000	3000					3000
security			15,000					15,000
Total			419,000				60,000	479,000

Source of Finance

■ Entrepreneur's contibution 419,000
 ■ Investor's Investment 60,000
 ■ Total 479,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
biscuit, cake, flower etc	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
biscuit, cake, flower etc	5,200	156,000	1,872,000	1,965,600	2,063,880
Total variable Expense (B)	5,200	156,000	1,872,000	1,965,600	2,063,880
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		2000	24,000	25,200	26,460
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		200	2,400	2,520	2,646
Generator		200	2,400	2,520	2,646
Mobaile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		4,550	54,600	54,600	54,600
Total Fixed Cost		31,750	381,000	382,920	384,936
Net Profit (E) [C-D]		7,250	87,000	108,480	131,034
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	87,000	108,480	131,034
1.3	Depreciation (Non cash item)	54600	54600	54600
1.4	Opening Balance of Cash Surplus		117,600	256,680
	Total Cash Inflow	201,600	280,680	442,314
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	117,600	256,680	418,314

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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

পুষ্টি ও স্বাস্থ্যকর খাদ্যের এক অনন্য নাম

আল-মদিনা বেকারী

প্রোঃ- মোঃ আজমীর হোসেন

দোকান-১ : ভাগ্যকুল রোড, রাঢ়ীখাল কলেজ গেইট, শ্রীনগর, মুন্সীগঞ্জ।

দোকান-২ : কোলাপাড়া রোড, রাঢ়ীখাল, শ্রীনগর, মুন্সীগঞ্জ।

আজমীর হোসেন, মোবা: ০১৯৬১২৫২৪১১

মো: ওয়াসিম খান, মোবা: ০১৯৫৭-৯৮০৫৯৬



আল-মদিনা

আল-মদিনা



মুন্সিংগ

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COMME









FAMILY PICTURE

