

Proposed NU Business Name: **RAFI KONFEKSONARI**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN
Age	:	10-12-1991(26Years)
Education, till to date	:	Class -10
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	02 Brothers 01Sister
Address	:	Vill: Dokhin Milik , P.O: Bagha ,P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD.ABDUL OYAHED PRAMANIK
(iv) GB member's info	:	Branch: Monigram, Bagha, Centre # 87 (Female), Member ID: 4789/4, Group No: 01 Member since: 28-08-2010 to 15-058-2014 &New 23-03-17 (04Years)
Further Information:		First loan: BDT -20,000
(v) Who pays GB loan installment	:	Fathers
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No
	:	Existing Loan: BDT 10,000, Outstanding loan: =9780/=

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	:	12 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.	:	01774-209491
Mother's Contact No.	:	01774-544338
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: RAFI KONFEKSONARI
Location	:	Dokhin Milik , Bagha, Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 54% Required Investment BDT 50,000/-(as equity) 46%
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 -None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biskut;Chanacur;Juse; Grocery etc Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Own.▪Agreed grace period is 3 months.

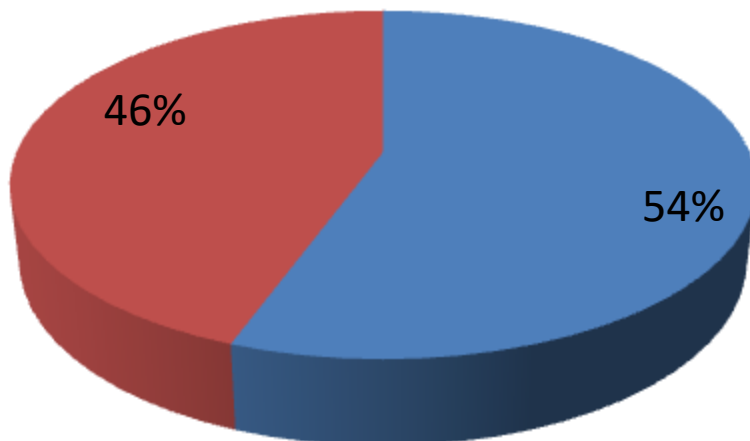
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit;Chanacur;Fruits;& Grocery etc Item	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Biscuit;Chanacur;Fruits;& Grocery etc Item	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		700	8,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		150	1,800
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		6,250	75,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit & Chips	6,000	5,000	11,000
Chanacur & Drink Water	11,000	20,000	31,000
Apple & Angur	10,000	0	10,000
Orange & Malta	10,000	0	10,000
Others	23,000	0	23,000
Juice	0	5,000	5,000
Fruit		20,000	20,000
Security	0		
Total	60,000	50,000	110,000

Source of Finance



■ Intreprenuer's Contitubion 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Grocery Item	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution M. (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		700	8,400	8,500	8,600
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		150	1,800	1,900	2,000
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		7,250	87,000	88,400	89,800
Net Profit (E) [C-D]		10,750	129,000	138,400	148,340
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	129,000	138,400	148,340
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		109,000	227,400
	Total Cash Inflow	179,000	247,400	375,740
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,000	227,400	355,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12Years
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

কিন্দ্রিষ্টাচারে বাহনান্তিক ব্রহ্মিন

রাফি কনফেকশনারী

শ্রোঃ মোঃ মামুন

এখানে সব ধরনের কোমল পানীয়, ফল, রাজশাহীর
বেকারী বিস্কুট ও জন্মদিনের কেক পাওয়া যায়।

পুরাতন বামস্ফ্যান্ড, বাঘা, রাজশাহী। মোবাইল: ০১৭৭৪-২০৯৪৯৩







aggl

Center Fruit

Dairy Milk

LEMON

Daily Toast



