

Proposed NU Business Name: **LUKY CONFECTIONERI**



Project identification and prepared by: Md. Anshar Alli
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



গামীন শক্তি
সামাজিক ব্যাধা

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABLU MIYA
Age	:	12-07-1997(20 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 doughters, 01 son.
No. of siblings:	:	01 Brother, 01 sister.
Address	:	Vill: Darirampur, P.O:Vaighat, P.S: Dhanbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AYATON BEGUM
(iii) Father's name	:	MD. HABIBOR RAHMAN
(iv) GB member's info	:	Branch: Vaighat Modhupur ,Centre # 04(Male), Member ID: 1105, Group No: 01, Member since: 1986-2017 raining(32 Years) First loan: BDT 700
Further Information:		Existing loan: BDT 20,000,Outstanding loan:BDT 20,000
(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..	:	

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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-378590
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AYATON BEGUM Joined Grameen Bank Since 32 Years Ago. At First She Took 7000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

- .

Proposed Nobin Udyokta Business Info

Business Name	:	LUKY CONFECTIONERI
Location	:	Zalchatro Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 545,000/-
Financing	:	Self BDT 475,000(from existing business) 87% Investors Investment BDT 70,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft*15ft= 225 Square ft
Security of the shop	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like baby food, bakery, kamolpani, tel etc.▪Average 10% gain on sale▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

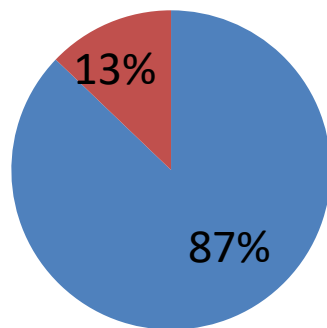
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
baby food, bekary, kamolpani, tel etc.	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
baby food, bekary, kamolpani, tel etc.	7,200	216,000	2592000
	0	0	0
	0	0	0
Total variable Expense (B)	7,200	216,000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		2200	26,400
Electricity bill		2000	24,000
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		300	3,600
Guard		200	2,400
Genaretor		300	3,600
Mobile bill		300	3,600
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		13,700	164,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
baby food	1	60000	60,000	1	60000	60,000	120,000
cosmetic	1	100000	100,000	0	100000	0	100,000
kamol pani	1	30000	30,000	0	30000	0	30,000
bekari	1	5000	5,000	0	5000	0	5,000
tel	1	10000	10,000	1	10000	10000	20,000
tavern, sweet	1	30000	30,000	0	30000	0	30,000
			0		0	0	0
			0		0	0	0
			0		0	0	0
other	1	40000	40,000	1		0	40,000
Security			200,000	0	0	0	200,000
Total			475,000	0		70,000	545,000

Source of Finance



■ Entrepreneur Investment :475000

■ Investor Investment : 70000

■ Total Investment: 545000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
baby food, bekary, kamolpani, tel etc.	10,000	300,000	3,600,000	3,780,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000
Less. Variable Expense				
baby food, bekary, kamolpani, tel etc.	9,000	270,000	3,240,000	3,402,000
Total variable Expense(B)	9,000	270,000	3,240,000	3,402,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	360,000	378,000
Less. Fixed Expense				
Rent		2200	26,400	26,400
Electricity bill		2100	25,200	25,300
Transportation		1300	15,600	15,900
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		350	4,200	4,500
Guard		200	2400	2400
Genaretor		300	3,600	3,600
Mobile bill		400	4,800	5,000
Total fixed Cost (D)		11,850	142,200	143,600
Net Profit (E) [C-D]		18,150	217,800	234,400
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	217,800	234,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		175,800
	Total Cash Inflow	287,800	410,200
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	175,800	368,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 09 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

