

Proposed NU Business Name: **MITU CONFECTIONARY**



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

Project verified by: MD. Mozaharl Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUR RAHMAN (SHAWON)
Age	:	27-05-1988 (29 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Joytun Uttorpara, P.O: Kahalu, Thana: Kahalu 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	:	MST. SAJEDA BEGUM
(iii) Father's name	:	MD. MOZZEM HOSSEN
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 23 (Female), Member ID: 2783/2, Group No: 06 Member since: 19-06-2002 (05Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT: 20,000, 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	:	11 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.	:	01733-292727
Mother's Contact No.	:	01789-573200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAZEDA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITU CONFECTIONARY
Location	:	Akkelpur Road,Dupchachia,Bogra
Total Investment in BDT	:	BDT 345,000/-
Financing	:	Self BDT 285,000/-(from existing business) 82% Required Investment BDT 60,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bekary Item etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia,Bogra.▪Agreed grace period is 3 months.

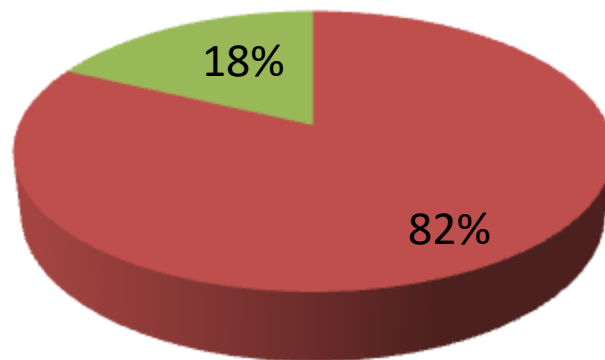
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bekary Item	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Bekary Item	4400	132000	1584000
Total variable Expense (B)	4,400	132000	1584000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,100	13200
Electricity bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		400	4800
Total fixed cost (D)		7,900	94800
Net Profit (E)= [C-D]		10,100	121200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bekary	600	40	24000	500	40	20000	44000
Chanachur	400	60	24000	500	60	30000	54000
Cold Drink	600	60	36000	0	0	0	36000
Chips	1000	20	20000	0	0	0	20000
Others	1	21,000	21000	1	10,000	10000	31000
Security	1	150,000	150000	0	0	0	150000
Total	2002		275,000	501	0	60,000	335000

Source of Finance



- Entrepreneur's Contribution
275,000
- Investor's Investment 60,000
- Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Bekary Item	7,000	210000	2520000	2646000	2778300
Total Sales (A)	7,000	210000	2520000	2646000	2778300
Less Variable Expense				0	0
Bekary Item	6160	184800	2217600	2328480	2444904
Total variable Expense (B)	6,160	184800	2217600	2328480	2444904
Contribution Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Variable Expense				0	0
Rent		1,100	13200	13860	14553
Electricity bill		300	3600	3780	3969
Transportation		1200	14400	15120	15876
Salary (self)		5000	60000	63000	66150
Entertainment		400	4800	5040	5292
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		8,500	102000	107100	112455
Net Profit (E)= [C-D]		16,700	200400	210420	220941
Investment Payback			20,000	20,000	20,000

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	200400	210420	220941
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180,400	370,820
	Total Cash Inflow	260,400	390,820	591,761
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)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20000	20,000
3	Net Cash Surplus	180,400	370820	571761

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill : 11Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bibir
Pukur,Dupchachia,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

