MA CONFECTIONERY



Project identification and prepared by: Nurul Islam, Utttarkhan Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|---|--|--|--|
| Name | : | MD ABUL BASHAR | | |
| Age | : | 02-05-1986 (29 Years) | | |
| Education, till to date | : | SSC | | |
| Marital status | | Married | | |
| Children | | Nil | | |
| No. of siblings: | : | 2 Brothers and 1 Sisters | | |
| Address | | Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : | Mother Father MOST. RUCHIYA KHATUN LATE. RAFIQUL ISLAM Branch: Dokshinkhan, Centre # 64 (Female), Member ID: 5063/1, Group No: 03 Member since: 20-12-2004 (10 Years) First Ioan: 8,000 taka. | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : | Existing Loan: BDT 1,50,000 Outstanding loan: BDT 1,14,800 Mother No No 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 | : | Sixteen years experience in running business. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | Mother's income (Agriculture and Cow rearing) |
| Other Own/Family Sources of Liabilities | • • | None |
| Entrepreneur Contact No. | : | 01784-766664, 01686-601716 |
| Mother Contact No. | : | 01927-645631 |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

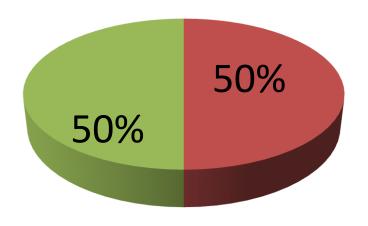
Most. Ruchiya Khatun is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. Most. Ruchiya Khatun gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a tin shed house with three room.

| Proposed Nobin Udyokta Business Info | | | | |
|--|---|---|--|--|
| Business Name | • | MA CONFECTIONERY | | |
| Location | • | Dobadia bazar, Uttarkhan, Dhaka-1230 | | |
| Total Investment in BDT | • | 2,00,000 taka | | |
| Financing | : | Self BDT 1,00,000 (from existing business) 50% | | |
| | | Required Investment BDT 1,00,000 (as equity) 50% | | |
| Present salary/drawings from business (estimates) | : | 5,000 Taka | | |
| Proposed Salary | • | 6,000 Taka | | |
| Implementation | • | The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc. Provide Flexi-Load service. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tongi, Dokshinkhan. Agreed grace period is 4 months. | | |

| Existing Business (BDT) | | | | | | |
|--|-------|---------|---------|--|--|--|
| Particular | Daily | Monthly | Yearly | | | |
| Revenue (sales) | | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, | | | | | | |
| Chanachur, Soft drinks, Noodles, Cosmetics etc | 2,500 | 75,000 | 900,000 | | | |
| Flexi-Load (4000/1000) x 27 | 108 | 3,240 | 38,880 | | | |
| Total Sales (A) | 2,608 | 78,240 | 938,880 | | | |
| Less. Variable Expense | | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, | | | | | | |
| Chanachur, Soft drinks, Noodles, Cosmetics etc | 2,125 | 63,750 | 765,000 | | | |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 | | | |
| Contribution Margin (CM) [C=(A-B) | 483 | 14,490 | 173,880 | | | |
| Less. Fixed Expense | | | | | | |
| Rent | | 1,000 | 12,000 | | | |
| Electricity Bill | | 600 | 7,200 | | | |
| Generator bill | | 150 | 1,800 | | | |
| Mobile Bill | | 100 | 1,200 | | | |
| Transportation | | 1,000 | 12,000 | | | |
| Salary (self) | | 5,000 | 60,000 | | | |
| Entertainment | | 100 | 1,200 | | | |
| Guard | | 200 | 2,400 | | | |
| Total fixed Cost (D) | | 8,150 | 97,800 | | | |
| Net Profit (E) [C-D) | | 6,340 | 76,080 | | | |

| Investment Breakdown | | | | | | |
|---|----------|----------|----------------|--|--|--|
| Particulars | Existing | Proposed | Proposed Total | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc | 73,000 | 1,00,000 | 1,73,000 | | | |
| Flexi-Load | 5,000 | - | 5,000 | | | |
| Fridge | 12,000 | - | 12,000 | | | |
| Security | 10,000 | - | 10,000 | | | |
| Total | 1,00,000 | 1,00,000 | 2,00,000 | | | |

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

| Financial Projection (BDT) | | | | | | |
|--|-------|---------|-----------|-----------|-----------|--|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year | |
| Revenue (sales) | | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, | | | | | | |
| Chanachur, Soft drinks, Noodles, | | | | | | |
| Cosmetics etc | 4,500 | 135,000 | 1,620,000 | 1,701,000 | 1,786,050 | |
| Flexi-Load (4000/1000) x 27 | 108 | 3,240 | 38,880 | 40,824 | 42,865 | |
| Total Sales (A) | 4,608 | 138,240 | 1,658,880 | 1,741,824 | 1,828,915 | |
| Less. Variable Expense | | | | | | |
| Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, | | | | | | |
| Chanachur, Soft drinks, Noodles, | | | | | | |
| Cosmetics etc | 3,825 | 114,750 | 1,377,000 | 1,445,850 | 1,518,143 | |
| Total variable Expense (B) | 3,825 | 114,750 | 1,377,000 | 1,445,850 | 1,518,143 | |
| Contribution Margin (CM) [C=(A-B) | 783 | 23,490 | 281,880 | 295,974 | 310,773 | |
| Less. Fixed Expense | | | | | | |
| Rent | | 1,000 | 12,000 | 12,000 | 12,000 | |
| Electricity Bill | | 600 | 7,200 | 8,000 | 9,000 | |
| Generator bill | | 150 | 1,800 | 1,500 | 1,800 | |
| Mobile bill & SMS Monitoring | | 250 | 3,000 | 3,500 | 4,000 | |
| Transportation | | 1,500 | 18,000 | 18,000 | 18,000 | |
| Salary (self) | | 6,000 | 72,000 | 72,000 | 72,000 | |
| Entertainment | | 200 | 2,400 | 3,000 | 3,500 | |
| Guard | | 200 | 2,400 | 2,500 | 3,000 | |
| Non Cash Item | | | | | | |
| Depreciation | | 200 | 2,400 | 2,400 | 2,400 | |
| Total Fixed Cost | | 10,100 | 121,200 | 122,900 | 125,700 | |
| Net Profit (E) [C-D) | | 13,390 | 160,680 | 173,074 | 185,073 | |
| Investment Payback | | | 40,000 | 40,000 | 40,000 | |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---------------------------------|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | | |
| 1.2 | Net Profit | 160,680 | 173,074 | 185,073 |
| 1.3 | Depreciation (Non cash item) | 2,400 | 2,400 | 2,400 |
| 1.4 | Opening Balance of Cash Surplus | | 123,080 | 258,554 |
| | Total Cash Inflow | 263,080 | 298,554 | 446,027 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| | Investment Pay Back (Including | | | |
| 2.3 | Ownership Tr. Fee) | 40,000 | 40,000 | 40,000 |
| | Total Cash Outflow | 140,000 | 40,000 | 40,000 |
| 3 | Net Cash Surplus | 123,080 | 258,554 | 406,027 |



STRENGTH **X**EAKNESS Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 16 Years Quality goods & services; Skill and experience; THREATS PPORTUNITIES Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers; Local competitors;

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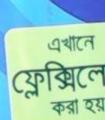
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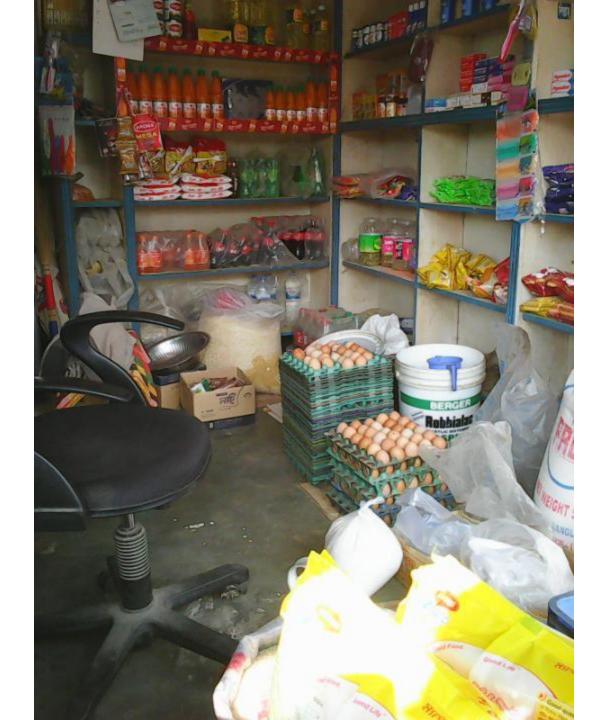


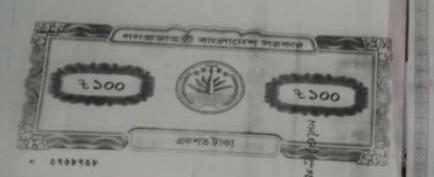












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