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

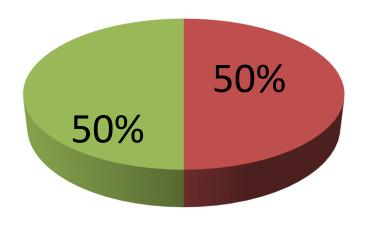
Most. Ruchiya Khatun is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. Most. Ruchiya Khatun gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a tin shed house with three room.

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;

Pictures





10

সিং ও সকলপ্রকা

1000

ÖÖ

TEL

Banglalink

panglalink

6

PEPS

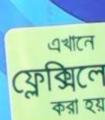
PEPSI

00000

bang



SILE OF DE









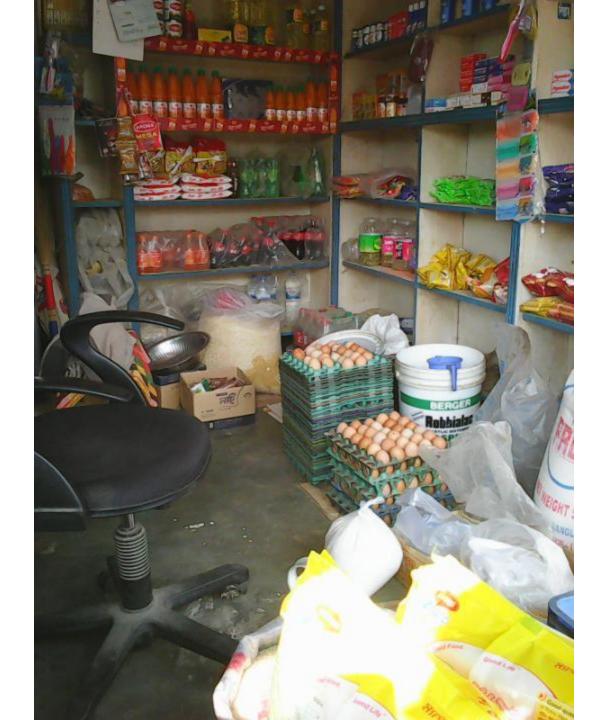


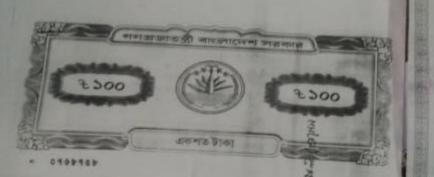












দোকান মর ভাড়া চুক্তি নামা নশিল

fight our even bareful others an ange pfis and affen THE PERSON NOR ENTRY IN THE REPORT OF 3,000 (40 ENT)/n Dist ; CHEN 25 (Rev) and ;

the state store from and our press store, so-analy, pressed, the Spinand press presses of the other course of these services married generation -

tab mige eines femung ebnit an einen beets, en-200.0, ertefen eitens, pro-Denen ane Dereis comprise et barre unfren merret jenteren

nan 1 migtfint an eine 1 -

was assured toway areas and was adout others an angle plin and allow folgen wave afferty mand and manyou stage former of one man rates for any for a and furth man gar and the first states which we made an excited an even may form with a press set of some Berfun auferen unferne feg wienen wieleren owniten in fes eig europen mite mite an

भाई न जिल्लाकरी

a ... genere where and a state a state with any state and an another (where a state) from more by a ware over afferts and well when he was been play without

a press are after any a non-to are the art and are are any any the north Berteff anter at febre an an article and attant and an article attant and stores where

a press star (with and Start abioblock after star at an are seen artiste une cente perte but ertres evels ante este ple after sitte in centa à verte evere search and a wide fact/or alter.

a operation agent forgen finte en its angellant ant erm erfattete arfat.

3. प्राणित ३३ माथ दिएक सावता महिलामा सहिल (त त्यात साइगीया ४ / दिम) प्राप्त प्राणीत स्वयंत्र ב המורי מילות בלה בלה ברו ומיות הלופה ביו היה היה היה ולה ביו אי אימי ביו ביו אין איני אין אין אין אין אין אין first and will partie and when all a

a most worther from more release element where and about on more score from any from when we all mostly states are seen after when marries when

STREET, STREET,





Barrisl States - They



100.00

DESCRIPTION OF A PARTY OF A PARTY

Gra

FAMILY PICTURE

