Proposed NU Business Name: MA BABAR DOA



Project identification and prepared by: MD. Nurul Islam Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.RAHAMAT ULLAH		
Age	:	01-02-1983(33 Years)		
Education, till to date	:	Class Nine		
Marital status	:	Unmarried		
Children	:	Nil		
No. of siblings:	:	2 Brothers 2 Sisters		
Address	:	Vill: Vaturia,P.O: Kachkura ,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 MST.RAHIMA BEGUM MD.MOJI MIA Branch: Dakshinkhan, Centre # 27(Female), Member ID: 3355, Group No: 06 Member since: 22-12-1989(26Years) First loan: 2,500 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: 70,000 taka Outstanding loan: 28,000 Father 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	:	Eight years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778412197 / 01825-768466
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dakshinkhan Unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RAHIMA BEGUM joined Grameen Bank since 26 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilized loan in Business and House development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MA BABR DOA CONFECTIONERY	
Location	:	Vaturia, Nadirghat	
Total Investment in BDT	:	BDT 1,20,000	
Financing	:	Self BDT 70,000(from existing business) 58%	
		Required Investment BDT 50,000(as equity) 42%	
Present salary/drawings from business (estimates)	:	BDT5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	9.50 ft x 7.50 ft= 71.25 square ft	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Biscuit, Soft drinks, Mineral water, Potato Chips, Noodles, Ice Cream, Candle, Chanachur, Bread, Chocolate etc Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. Entrepreneur is the owner of the shop Collects goods from Gazipur, Hadibajar. Agreed grace period is 4 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Confectionery item	2,500	75,000	900,000	
Total Sales (A)	2,500	75,000	900,000	
Less. Variable Expense				
Confectionery item	2,125	63,750	765,000	
Total variable Expense (B)	2,125	63,750	765,000	
Contribution Margin (CM) [C=(A-B)	375	11,250	135,000	
Less. Fixed Expense				
Electricity bill		500	6,000	
Mobile Bill		300	3,600	
Transportation		500	6,000	
Salary (self)		5,000	60,000	
Entertainment		100	1,200	
Total fixed Cost (D)		6,400	76,800	
Net Profit (E) [C-D)		4,850	58,200	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Biscuit (266 x 30)	8,000	5,000	13,000		
Soft drinks	25,000	10,000	35,000		
Mineral water	1,500	2,000	3,500		
Potato chips	2,800	2,000	4,800		
Noodles	1,200	2,000	3,200		
Juice	1,500	1,500	3,000		
Ice- cream	7,000	5,000	12,000		
Chanachur, Chocolate, Cake, Bread etc	13,000	22,500	35,500		
Fridge	10,000	-	10,000		
Total	70,000	50,000	1,20,000		

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year		
Revenue (sales)						
Confectionery item	3,800	114,000	1,368,000	1,436,400		
Total Sales (A)	3,800	114,000	1,368,000	1,436,400		
Less. Variable Expense						
Confectionery item	3,230	96,900	1,162,800	1,220,940		
Total variable Expense (B)	3,230	96,900	1,162,800	1,220,940		
Contribution Margin (CM) [C=(A-B)	570	17,100	205,200	215,460		
Less. Fixed Expense						
Electricity bill		500	6,000	6,500		
Mobile Bill		400	4,800	5,500		
Transportation		800	9,600	11,500		
Salary (self)		5,000	60,000	60,000		
Entertainment		100	1,200	1,500		
Non Cash Item						
Depreciation		167	2,000	2,000		
Total Fixed Cost		6,967	83,600	87,000		
Net Profit (E) [C-D)		10,133	121,600	128,460		
Investment Payback			30,000	30,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	121,600	128,460
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		93,600
	Total Cash Inflow	173,600	224,060
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	93,600	194,060

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 08 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

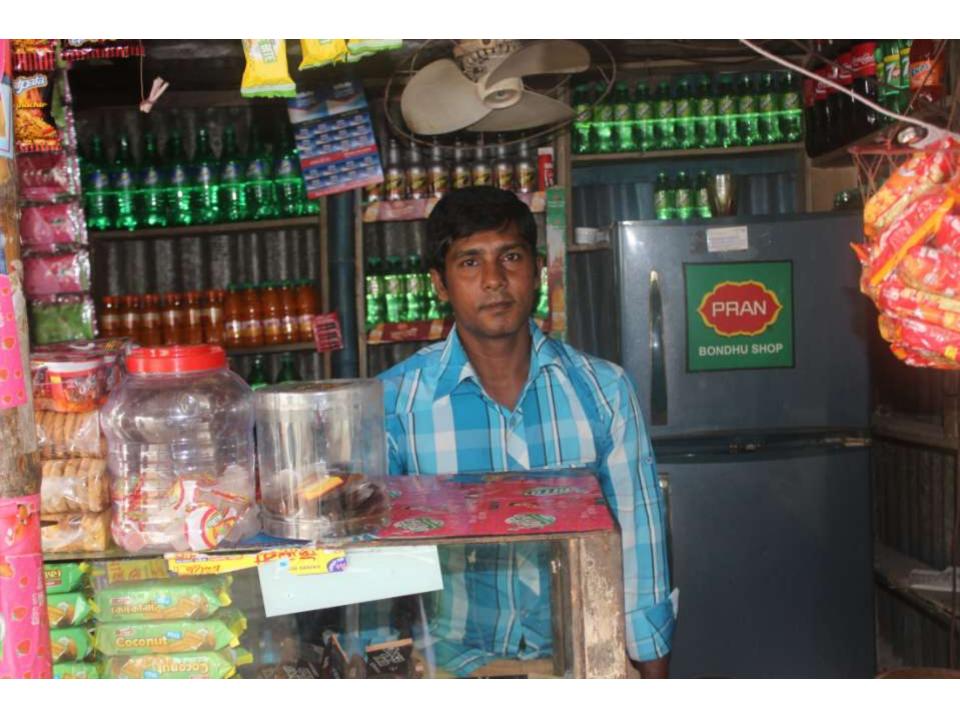
Political unrest

Pictures

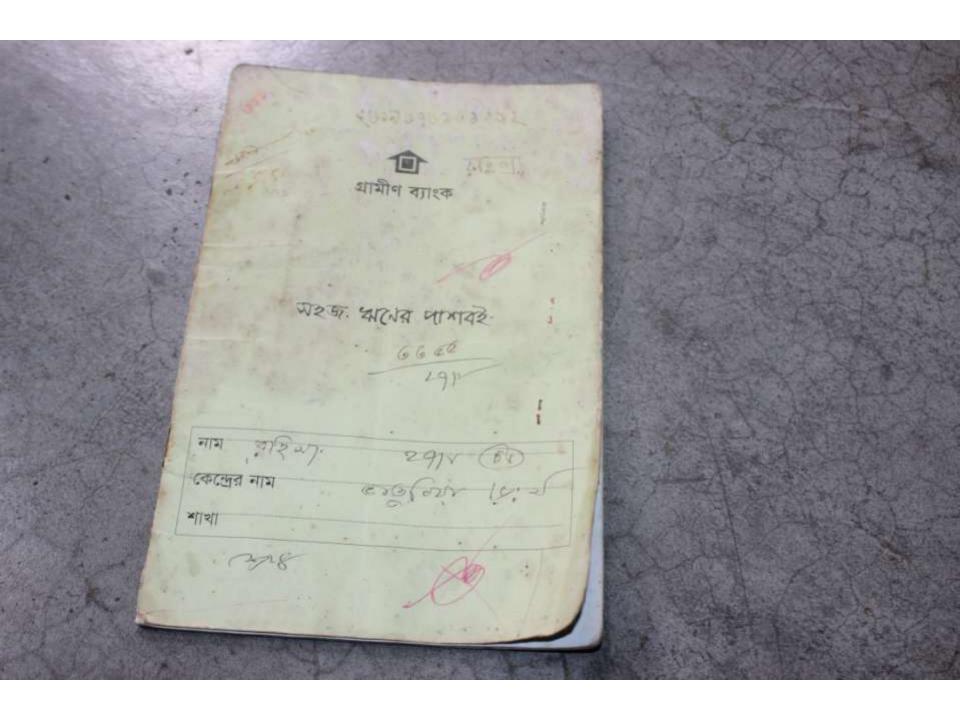


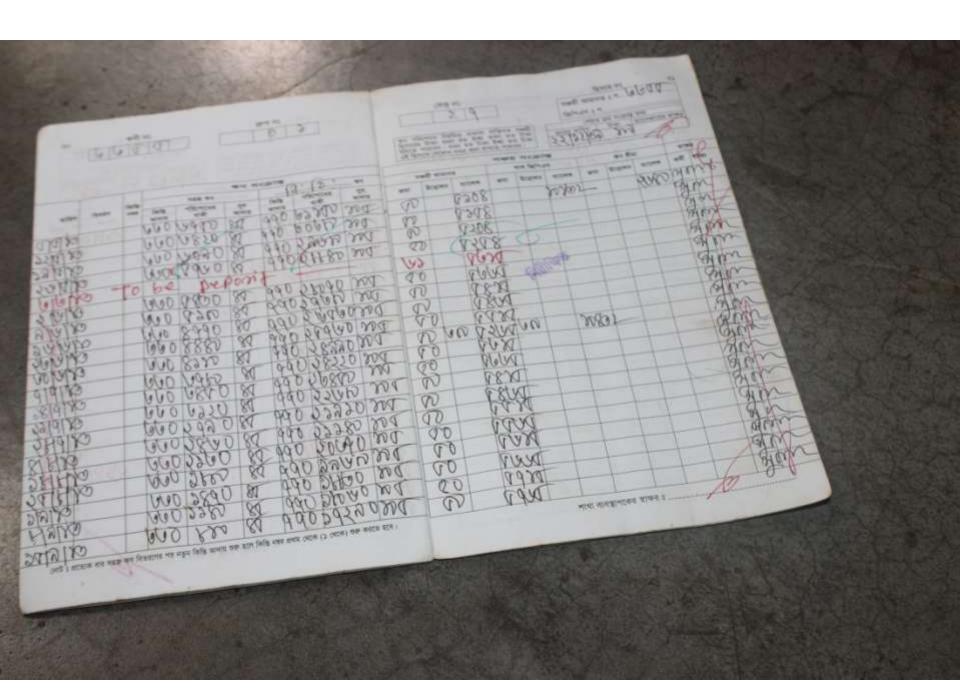












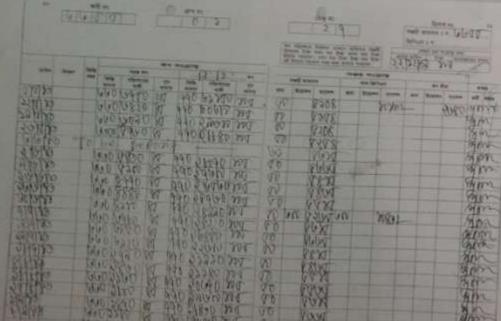
अवस्थित स्थापि क्ष

(मार कीट यका क्षित क मार्थ मा। क्षित काम्या काम्या क मार्थ क्ष्मित काम्या काम

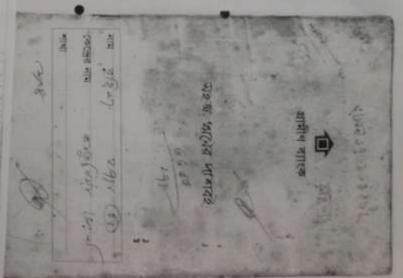
पक्षा क्षेत्र विका







Data Inc



FAMILY PICTURE

