



Grameen Kalyan

Proposed NU Business Name : **Ma fast food & confectionary**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	M Siham Kabir Vill: Kolabari ,Post: Jogoty Upazilla : Mirpur , District: Kushtia
Age	:	28 years
Marital status	:	Unmarried
No. of siblings:	:	3 (three) brothers & 2 (two) sisters
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. Shahadan Nesa
(iii) Father's name	:	Late. Mir Abul Hossain
(iv) GB member's info	:	Branch: Poradoho, Group # 06, Centre # 48/M, Loan no.: 6573/2 Member since: 2006, First loan: Tk. 4,000/-, Existing loan: 70,000, Outstanding: 40,000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has two years experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01721770226
National ID number	:	19885019480000041
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 4,000 (four thousand) and used the money in present business work. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ma fast food & confectionary</i>
Address/ Location	:	Kolabari , Jogoty , Mirpur, Kushtia.
Total Investment in BDT	:	BDT: 1,24,000/-
Financing	:	Self financing: BDT: 74,000/- Required Investment: BDT: 50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2000/- (Two thousand)
Proposed Salary	:	BDT : 4000/- (Four thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to scale-up the existing business. ➤ Sales Items(rice, egg, meat, vegetable, fish, etc;) ➤ Other items (Bkash & Fexiload) estimated sales BDT. Tk. 17000/- per day. ➤ Estimated sales (restaurant)is BDT. Tk. 2,500/- per day; ➤ Estimated gross profit restaurant 25% & Bkash 2% on sales; ➤ Payback period is estimated 2 years; ➤ Expected date to start the project as soon as possible in 2016.

INFO ON EXISTING BUSINESS OPERATIONS

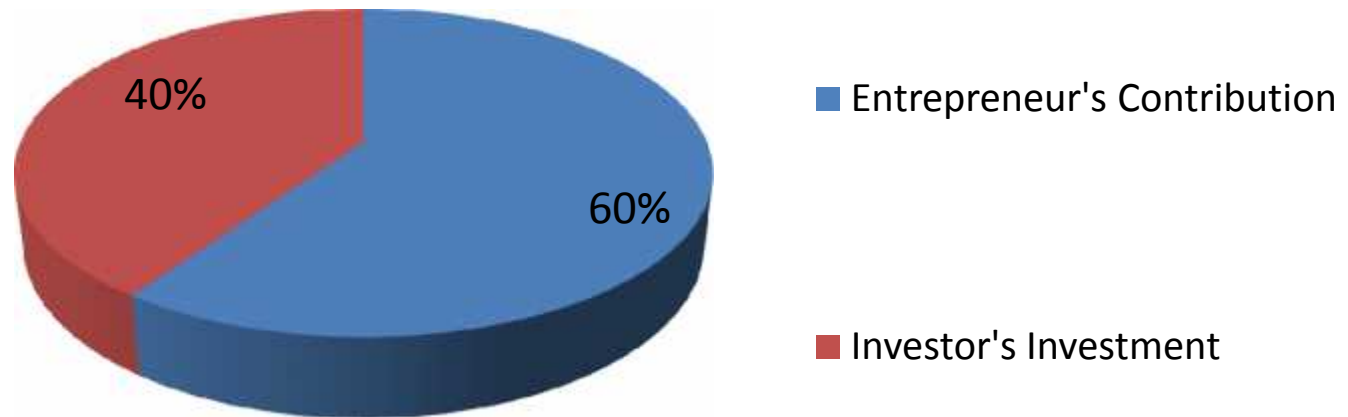
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Revenue			
Sales	2,500	65,000	780,000
Sales(bkash & Flaxiload)	17,000	442,000	5,304,000
(A)Total Revenue	19,500	507,000	6,084,000
Less: Total Cost of sales			
Cost of sales	1875	48750	585000
Cost of sales (bkash & Flaxiload)	16,660	433,160	5,197,920
(B) Total cost of sales	18,535	481,910	5,782,920
Gross profit (GP) [C=(A-B)]	965	25,090	301,080
Less: Operating Costs:			
Electricity bill		250	3,000
Mobile bill		200	2,400
Salary (3 Labor)		15600	187,200
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)		18,400	220,800
(C-D)Net Profit:		6,690	80,280

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Lunch & dinner items (Fish, rice, Meat, vegetable, egg.)	8,000	0	10,000	18,000
Breakfast (Bread, porata, egg, etc)	6,000	0	0	6,000
Refrigerator	18,000	0	0	18,000
bkash & flexi load	20,000	0	30,000	50,000
Fan 3ps	4,000	0	0	4,000
Furniture and decoration	12,000	0	10,000	22,000
Cash in hand		6,000		6,000
Total Capital	68,000	6,000	50,000	124,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	74,000	60
Investor's Investment	50,000	40
Total Investment	124,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue						
Sales (Resturant & Hottel)	2,800	72,800	873,600	3,080	80,080	960,960
Sales (b Kash & Flaxiload)	30,000	780,000	9,360,000	33,000	858,000	10,296,000
(A) Total Revenue	32,800	852,800	10,233,600	36,080	938,080	11,256,960
Less : Cost of sales						
Cost of sales	2,100	54,600	655,200	2,310	60,060	720,720
Cost of sales (b Kash & Flaxiload)	29,400	764,400	9,172,800	32,340	840,840	10,090,080
(B) Total cost of sales	31,500	819,000	9,828,000	34,650	900,900	10,810,800
Gross profit (GP) [C=(A-B)]	1,300	33,800	405,600	1,430	37,180	446,160
Less: Operating Costs:						
Electricity bill		250	3,000		275	3,300
Transportation		500	6,000		550	6,600
Mobile bill		250	3,000		275	3,300
Employee- 3		15600	187,200		15600	187,200
Proposed salary		4,000	48,000		4,000	48,000
Other Expenses		200	2,400		220	2,640
Non Cash Item:						
Depreciation Expenses		600	7,200		660	7,920
Total Operating Cost (D)		21,400	256,800		21,580	258,960
(C-D)Net Profit:		12,400	148,800		15,600	187,200
Retained Income:			148,800			187,200

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance	6,000	9,020,000
Capital Infusion by Investor	50,000	-
Sales	10,233,600	11,256,960
Total Receipts	10,289,600	20,276,960
<u>Cash Outflow:</u>		
Cost of goods sold	982,800	10,810,800
Operating expenses	256,800	258,960
Return to investor	30,000	30,000
Total payment	1,269,600	11,099,760
Closing Balances	9,020,000	9,177,200

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment:03 Self: 1 Future employment:<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Pictures















My mother and me





Thank You