



Grameen Kalyan

**Proposed NU Business Name : M/S. Vai Bon
Mistanno Vander & Confectionary**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mostafa Kamal Vill: Shadupara, Post:Ghicha, Upazilla: Tarakhanda, District: Mymensingh
Age	:	20 Years
Marital status	:	Unmarried
Progeny	:	N/A
No. of siblings:	:	4 (four) Brothers & 2 (two) sisters.
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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Most: Shahera Khatun Md. Dulal Mia Branch: Biskha. Group # 11 Centre # 17/ M, Loan no: 5055, Member since: 1990, First loan: Tk. 2,000, Last loan: 50,000, Outstanding: 39,000,
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	NU. Nil Nil Nil
Education, till to date	:	H.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.)	:	He has no formal training but 5 years experience in running business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01775133413
Birth Certificate	:	19966118119001308
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh. (F.S. Md .Azizul Haque, ID. No.2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1990. At first she took GB loan BDT 2,000 (Two thousand) and used the money in Agricultural development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S.Vai Bon Mistanno Vander & Confectionary.
Address/ Location	:	Khashigonj bazaar, Tarakhanda, Mymensingh
Total Investment in BDT	:	BDT: 7,80,000/-
Financing	:	Self financing: BDT: 6,30,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 6,000/- (six Thousand only)
Proposed Salary	:	BDT 8000/- (eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Different type of Sweets, cosmetics & confectionary product will be buy & sale. ➤ Estimate sales is about @ BDT Tk. 15,000 per day. ➤ Two employee salary BDT 20,000/- Per month. ➤ The estimate profit is about 15% on sales. ➤ Investment pay back period is estimate three years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

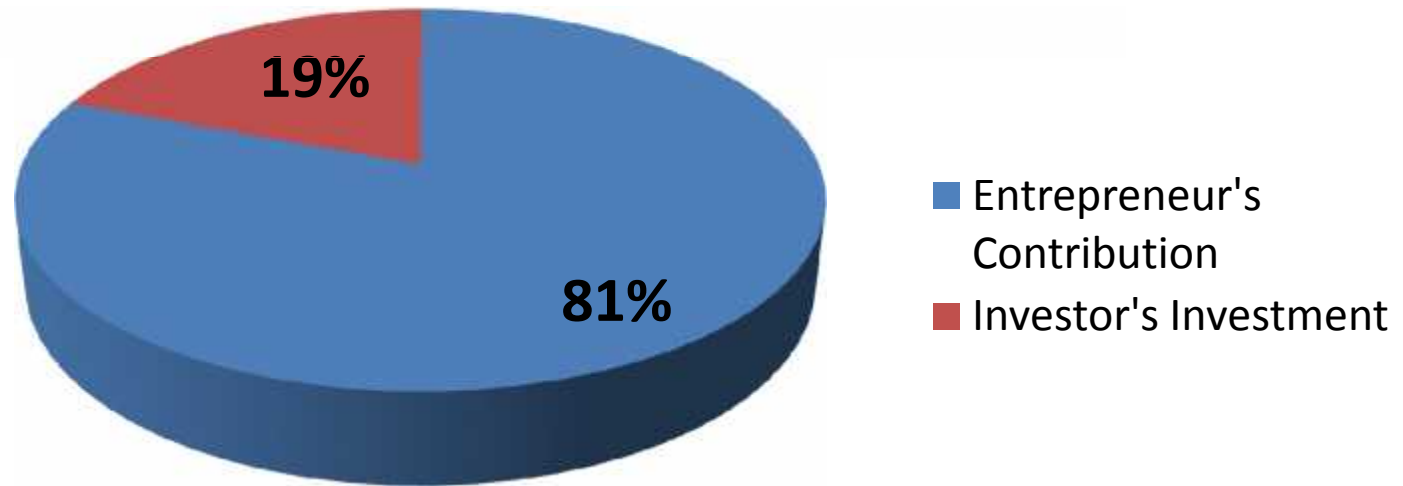
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	10,000	250,000	3,000,000
Cost of Sales (B)	8,500	212,500	2,550,000
Gross profit (GP) [C=(A-B)]	1,500	37,500	450,000
<u>Less: Operatin Costs:</u>			
Electricity bill		3,000	36,000
Shop rent		3,500	42,000
Mobile bill		500	6,000
Wages 1	400	10,000	120,000
Present salary		6,000	72,000
Transportation		1,000	12,000
Generator Bill		100	1,200
Night guard bill		150	1,800
Other Expenses		1,000	12,000
Non Cash Item:			
Depreciation Expenses		1,000	18,000
Total Operating Cost (D)		26,250	321,000
(C-D) Net Profit:		11,250	129,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total Cost (BDT)1+2
Shop Advance	200,000		200,000
Furniture & Decoration	120,000		120,000
Refrigerator 3	60,000		60,000
Sweets	30,000		30,000
Purchase sugar, flour, milk for sweets	35,000	80,000	115,000
Confectionary products	80,000	20,000	100,000
Cosmetics Item; (Cream, Perfume, Face wash, oil, Body Lotion, shampoo, tooth brush & etc)	45000	30,000	75,000
Various milk, Tang & soft drinks	35,000	10,000	45,000
Others	10,000	10,000	20,000
Cash in hand	15,000		15,000
Total Capital	630,000	150,000	780,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	630,000	81
Investor's Investment	150,000	19
Total Investment	780,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year (BDT) 1			Year (BDT) 2			Year (BDT) 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	15,000	375,000	4,500,000	15,750	393,750	4,725,000	16,538	413,438	4,961,250
Cost of Sales (B)	12,750	318,750	3,825,000	13,388	334,688	4,016,250	14,057	351,422	4,217,063
Gross profit (GP) [C=(A-B)]	2,250	56,250	675,000	2,363	59,063	708,750	2,481	62,016	744,188
Less: Operating Costs:									
Electricity bill		3,000	36,000		3,150	37,800		3,308	39,690
Shop rent		3,500	42,000		3,675	44,100		3,859	46,305
Mobile bill		600	7,200		630	7,560		662	7,938
Wages 2	800	20,000	240,000		21,000	252,000		22,050	264,600
Present Salary Self		8,000	96,000		8,400	100,800		8,820	105,840
Transportation		2,000	24,000		2,100	25,200		2,205	26,460
Generator Bill		100	1,200		105	1,260		110	1,323
Night guard bill		150	1,800		158	1,890		165	1,985
Other Expenses		2,000	24,000		2,100	25,200		2,205	26,460
Non Cash Item:									
Depreciation Expenses			18,000			19,800			21,780
Total Operating Cost (D)		39,350	490,200		41,318	515,610		43,383	542,381
(C-D) Net Profit:		16,900	184,800		17,745	193,140		18,632	201,807
Retained Income:			184,800			193,140			201,807

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<i><u>Cash inflow:</u></i>			
Opening Balance	15,000	289,800	422,940
Capital Infusion by Investor	150,000		
Sales	4,500,000	4,725,000	4,961,250
Total Receipts	4,665,000	5,014,800	5,384,190
<i><u>Cash Outflow:</u></i>			
Cost of goods sold	3,825,000	4,016,250	4,217,063
Operating expenses	490,200	515,610	542,381
Return to investor	60,000	60,000	60,000
Total payment	4,375,200	4,591,860	4,819,443
Closing Balance	289,800	422,940	564,747

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1 Others (beyond family): 03➤ Ownership in his own name.➤ Skill & Experience,	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Mobile Court.➤ Lack of Sufficient Capital.➤ Damage Sweets after made.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Local Demand for sweets.➤ Location of shop.➤ Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Fall of price.➤ Fire burn from kitchen.➤ Political Unrest.

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর-খিচা, থানা - তারাকান্দা, উপজেলা-ফুলপুর, জেলা-ময়মনসিংহ।

৩০৭

ট্রেড লাইসেন্স

লাইসেন্স নম্বর ৮৫

তারিখ ৫/৫/২০১৫

প্রতিষ্ঠানের নাম মোঃ মাস জাহেদ আল মিতাল প্রদাণ প্রকৌশল

লাইঃ গ্রহীতার নাম মোঃ মোস্তফা কামাল

পিতা/স্বামীর নাম মোঃ দুলাল মিয়া

মোকাম গ্রাম কাঞ্চীগুপ্ত বাঘেবে ডাকঘর খিচা

ব্যবসা/বৃত্তির প্রকার শিল্পী অনান্য

কোন সনের জন্য প্রযোজ্য ২০১৫/২০১৬

কোন তারিখ পর্যন্ত কার্যকর ৩০-৬-২০১৬ ইং সন পর্যন্ত।

ব্যবসা / বৃত্তির ফিসের পরিমাণ (অংকে) ৩০০/-

কথায় সাত সাত টাকা মাত্র টাকা মাত্র।

প্রদান করার অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকার জনাব মোঃ মোস্তফা

কামাল সাহেবকে শিল্পী ও অন্যান্য ব্যবসায়ী

হিসাবে, তাঁহার ব্যবসা / বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হইল।

তারিখ : ৫/৫/২০১৫


চেয়ারম্যানের স্বাক্ষর





























ত্যাগ ভেদাও দলিল লিখক
আমি নিজে ভাঙিয়ে পড়িয়েছি
আমি নিজে ভাঙিয়ে পড়িয়েছি
আমি নিজে ভাঙিয়ে পড়িয়েছি



একবার
খুশি হলে
বারবার
চাইবে!



ভাই বোন মিষ্টি নু ডাডার
এড কনফেকশনারী
কমিউনিটি স্টোর, গারো-কুমিল্লা, সারাদেশব্যাপী।
০৩৫৫০-৬২৩০০৩

চালপু

NU With his parents



Thank You