

Proposed NU Business Name: **MIM CONFECTIONARY**



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Feni Sadar Unit, Feni

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ARIF</b>
Age	:	11-06-1992 ( 25 Years)
Education, till to date	:	Class 08
Marital status	:	Unmarried
No. of siblings:	:	04 Brothers 04 Sisters
Address	:	Vill: Chandola; P.O: Kuthir Hatt ; P.S: Sonagazi ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>ABUL KASEM</b>
(iv) GB member's info	:	Branch: Kuthir Hatt, Centre # 12 (Female), Member ID: 2255, Group No: 02 Member since: 04-03-1997 ( 20Years) First loan: BDT 30,000/-
Further Information:		Existing loan: BDT 34,000 Outstanding loan:
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	05 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-321450
Family's Contact No.	:	01817-409507
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 30,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM CONFECTIONARY</b>
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 130,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft = 150 square ft
Security	:	BDT 60,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink, Coffee etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

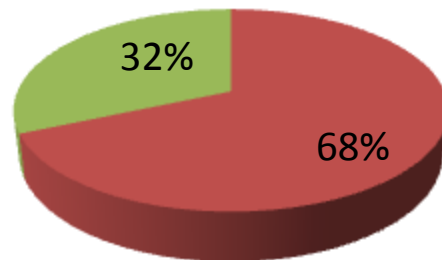
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	3,000	90000	1080000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense</b>			
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	2,400	72000	864000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Variable Expense</b>			
Rent		2000	24000
Electricity bill		800	9600
Transportation		1200	14400
Salary (self)		5000	60000
Salary(Staff)		2000	24000
Entertainment		500	6000
Guard		100	1200
Generator		600	7200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>12,500</b>	<b>150000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5,500</b>	<b>66000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Biscuits	20	350	7,000	50	350	17,500	24,500
Cold Drink	20	500	10,000	50	500	25,000	35,000
Cosmetics	0	0	3,000	0	0	0	3,000
Soap	0	0	2,000	0	0	0	2,000
Coyle	30	50	1,500	0	0	0	1,500
Electric Balb	0	0	5,000	0	0	0	5,000
Juice	6	700	4,200	0	0	0	4,200
Ice Cream , Curd	0	0	5,000	0	0	0	5,000
Bkash, mobile Load	0	0	20,000	0	0	10,000	30,000
Others	0	0	12,300	0	0	7,500	19,800
Security	0	0	60,000	0	0	0	60,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>130,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>1,90,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 60,000
- Total 190,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Tea, Biscuit, Cold Drink, Coffee etc	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Less Variable Expense</b>					
Tea, Biscuit, Cold Drink, Coffee etc	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less Variable Expense</b>					
Rent		2000	24000	24000	24000
Electricity bill		1,200	14400	14,800	15,300
Transportation		1,500	18000	18,500	19,000
Salary (self)		5,000	60000	60,000	60,000
Salary(Staff)		2,000	24000	24,000	24,000
Entertainment		500	6000	6,000	6,000
Guard		100	1200	1,200	1,200
Generator		600	7200	7,200	7,200
Mobile bill		400	4800	5000	5300
<b>Total fixed cost (D)</b>		<b>11,800</b>	<b>141600</b>	<b>160,700</b>	<b>162,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,200</b>	<b>110,400</b>	<b>103,900</b>	<b>115,830</b>
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	110,400	103,900	115,830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,400	166,300
	<b>Total Cash Inflow</b>	170,400	190300	282,130
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84000	24000	24000
3	<b>Net Cash Surplus</b>	86,400	166,300	258,130

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

