

Proposed NU Business Name: **NEW BOGRA FOODS**



Project identification and prepared by: Md . Mizanur Rahman,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SONY AHMED
Age	:	28-12-1994 (22 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother,
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.JESMIN AKTER
(iii) Father's name	:	MD. BOKTIAR RANA
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 16(Female), Member ID:10336, Group No: 12 Member since: 06-05-2010 (06Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT 30,000/- Outstanding loan: BDT 19440/-
(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. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785-335170
Mother's Contact No.	:	01758-605524
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JESMIN AKTER joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW BOGRA FOODS
Location	:	Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 80,000/- (from existing business) 57% Required Investment BDT 60,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 30 ft= 1200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Food product.▪The business is operating by entrepreneur. Existing 04 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

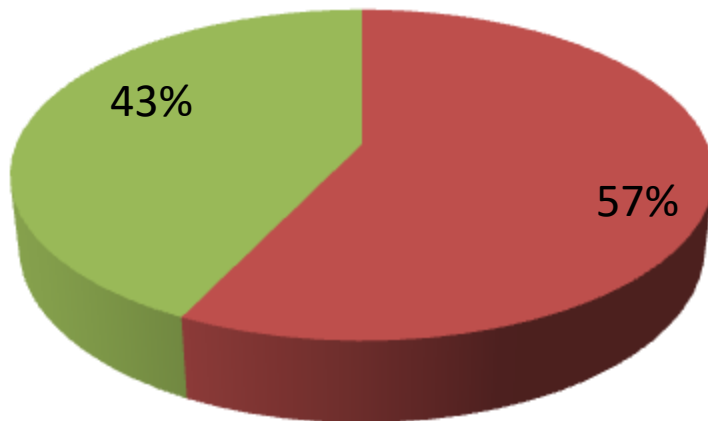
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Food sales	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Production cost	8,500	255,000	3,060,000
Total variable Expense (B)	8,500	255,000	3,060,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		2,000	24,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		20,000	240,000
Entertainment		500	6,000
Guard		-	0
Generator		500	6,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		30,300	363,600
Net Profit (E) [C-D]		14,700	176,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Flour	20	800	16,000	10	800	8,000	24,000
Sugar	5	3000	15,000	3	3,000	9,000	24,000
Oil	1	15000	15,000	1	15000	15,000	30,000
Egg	2000	8	16,000	1000	8	8,000	24,000
Medicine	1	10000	10,000	1	10000	10,000	20,000
others	1	8000	8,000	1	10000	10,000	18,000
Total	2028	0	80000	1016	38808	60000	140000

Source of Finance



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- Entrepreneur's Contribution 80,000
- Investor's Investment 60,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Food sales	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense					
Production cost	10,200	306,000	3,672,000	3,855,600	4,048,380
Total variable Expense (B)	10,200	306,000	3,672,000	3,855,600	4,048,380
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		2000	24,000	24,000	24,000
Transportation		2500	30,000	30,000	30,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		24000	288,000	288,000	288,000
Entertainment		500	6,000	6,000	6,000
Guard		500	6,000	6,000	6,000
Generator		0	0	0	-
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		34,900	418,800	418,800	418,800
Net Profit (E) [C-D]		19,100	229,200	261,600	295,620
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	229,200	261,600	295,620
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		205,200	442,800
	Total Cash Inflow	289,200	466,800	738,420
	2Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	205,200	442,800	714,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;EastMohishaban,
Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

