

Proposed NU Business Name: **BIDDA CONFECTIONARY**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	BADHON KUMAR SORKAR
Age	:	07-06-1994(23 Years)
Education, till to date	:	B.B.A
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brother
Address	:	Vill: Pabnapara P.O: Taherpur Thana: Bagmara Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MUKTI RANI SORKAR
(iii) Father's name	:	JHONTU SARKAR
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 82(Female), Member ID:4842 Group No: 03 Member since: 05-04-2002 (15Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT: 0, Outstanding loan: BDT: 133946
(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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. 04 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725101568
Mother's Contact No.	:	01734807039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUKTI RANI SORKAR joined Grameen Bank since 15 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

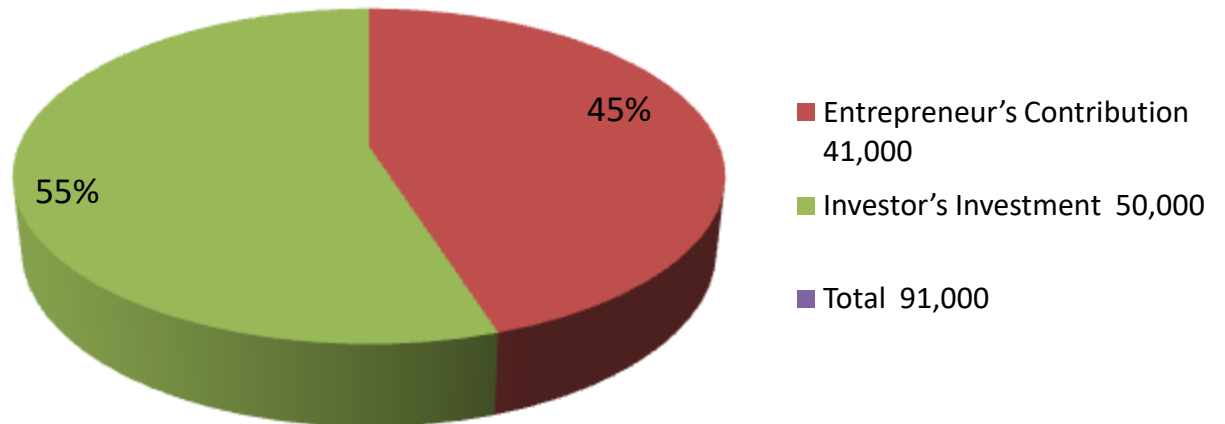
Proposed Nobin Udyokta Business Info

Business Name	:	BIDDA CONFECTIONARY
Location	:	Taherpur.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 91,000/-
Financing	:	Self BDT 41000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft X 15 ft=150 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary item. etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from taherpur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary item. etc.	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Confectionary item. etc.	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1000	12000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard		100	1200
Generator		200	2400
Mobile Bill		100	1200
Total Fixed Cost (D)		7700	92400
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary item. etc.			41,000			50,000	91,000
	0	0	41,000	0	0	50,000	91,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary item. etc.	2600	78000	936000	982800	1031940
	0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		7700	90000	90580	91169
Net Profit (E)= [C-D]		7900	94800	99540	104517
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	Total Cash Inflow	144,800	174,340	258,857
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,800	154,340	238,857

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

