

Proposed NU Business Name: **MONI FOOD PRODUCTS AND RAJU CONFECTIONARY**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ANAMUL HAQUE
Age	:	01/02/1993 (24 Years)
Education, till to date	:	Class Nine
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Horipur, P.O: Horipur, P.S: Chagal naiya, 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	:	Monoara Begum
(iii) Father's name	:	Abu Taiyob
(iv) GB member's info	:	Branch: Pathan nager, Centre # 25/(Female), Member ID:1133, Group No: 01 Member since: 05-07-2004-2010 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-699447
Mother's Contact No.	:	01814-348990
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Shorifa Begum joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

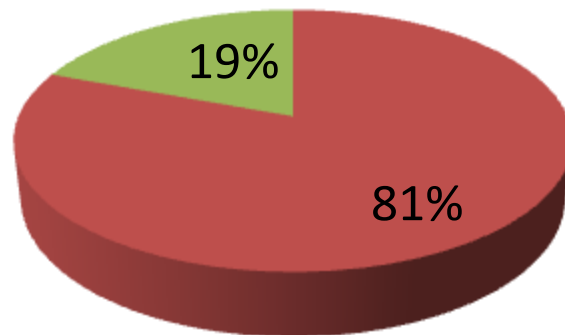
Business Name	:	MONI FOOD PRODUCT AND RAJU CONFECTIONARY
Location	:	ChadGazi Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 3,61000/-
Financing	:	Self BDT 3,01000/- (from existing business) 83% Required Investment BDT,60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 150 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like pound cake,dry cake box,dry cake biscuit,finger toast,mobil toast etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Own place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
pound cake,dry cake box,dry cake biscuit,etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
pound cake,dry cake box,dry cake biscuit,etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8600	103200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pound cake	55,000	11,000	66,000
Dry cake	116,000	14,500	130,500
Dry cake biscuit	20,000	34,500	54,500
Finger toast	30,000	0	0
Mobil toast	30,000	0	0
	0	0	0
	0	0	0
Total	251000	60,000	311000



- Entrepreneur's Contribution 251,000
- Investor's Investment 60,000
- Total 311,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
pound cake,dry cake box,dry cake biscuit,etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
pound cake,dry cake box,dry cake biscuit,etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8600	99600	100240	100892
Net Profit (E)= [C-D]		7150	85800	90090	94595
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	85,800	90090	94594.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61800	127890
	Total Cash Inflow	145,800	151,890	222,485
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	61,800	127,890	198,485

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







