

## Proposed NU Business Name: Prochesta Food factory



Project identification and prepared by: Md. Abu Bakkar Siddique,  
Khulna Sadar Unit, Khulna.

Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>Avijit Bawali</b>
Age	:	02-11-1995 ( 22 Years)
Education, till to date	:	HSC
Marital status	:	sINGLE
Children	:	nONE
No. of siblings:	:	01 Brothers
Address	:	Vill: hATBATI ,P.O: bATIAGHATA ,P.S: Batiaghati, Dist: Khulna
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Archona Mondal
(iii) Father's name	:	Kakon Bawali
(iv) GB member's info	:	Branch: BatiaghataCentre # 02 (Female), Member ID: 1432/2 , Group No: 02 Member since: 18-10-2013 ( 04Years) First loan: BDT = 10,000 /- Last loan BDT=25,000/-
Further Information:	:	Outstanding loan:= 22,800/-
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-646558
Family's Contact No.	:	01706-545915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Archona** joined Grameen Bank since 04 years ago. At first she took BDT10 ,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Prochesta Food Factory
Location	:	Hatbati,Bawalibari, Batiaghata,Khulna
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/- (from existing business) 72 % Required Investment BDT 70,000/- (as equity) 28 %
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	:	Own
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuite,Cake,bone etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>Eight</b> employee.</li><li>▪The shop is owner .</li><li>▪Collects goods from Khulna.</li><li>▪Agreed grace period is 3 months.</li></ul>

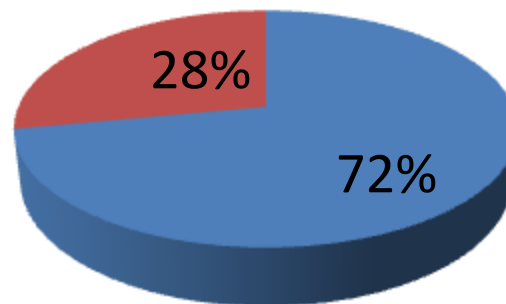
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Manufacturer of Biscuite, cake etc	12,000	360,000	4,320,000
<b>Total Sales (A)</b>	<b>12,000</b>	<b>360,000</b>	<b>4,320,000</b>
<b>Less. Variable Expense</b>			
Ata, Suger, Oil etc	9,600	288,000	3,456,000
<b>Total variable Expense (B)</b>	<b>9,600</b>	<b>288,000</b>	<b>3,456,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill + Engery wood		12000	144,000
Mobile Bill		500	6,000
Salary (staup)		48,000	576,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>65,500</b>	<b>786,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Moida	6	1900	11400	Moida	10	1900	19,000	30,400
Suger	4	2550	10200	Suger	6	2550	15,300	25,500
Dalda	3	1500	4500	Dalda	5	1500	7,500	12,000
Ghee	5	350	1750	Ghee	8	350	2,800	4,550
Oil	100	75	7500	Oil	150	75	11,250	18,750
Maltova	10	100	1000	Maltova	15	100	1,500	2,500
Horlicks	5	300	1500	Horlicks	5	300	1,500	3,000
Ghee Sent	4	800	3200	Ghee Sent	4	800	3,200	6,400
Orence	2	800	1600	Orence	2	800	1,600	3,200
Machinaries ( Biscuite Oven)			130000				0	130,000
Others			7350	Others			6,350	13,700
<b>Total</b>			<b>180,000</b>				<b>70,000</b>	<b>250,000</b>

## Source of Finance

■ Entrepreneur's contibution 180000 ■ Investor's Investment 70000 ■ Total 250000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Manufacturer of Biscuite, cake etc	13,000	390,000	4,680,000	4,914,000	5,159,700
<b>Total Sales (A)</b>	<b>13,000</b>	<b>390,000</b>	<b>4,680,000</b>	<b>4,914,000</b>	<b>5,159,700</b>
<b>Less. Variable Expense</b>					
Ata, Suger, Oil etc	10,400	312,000	3,744,000	3,931,200	4,127,760
<b>Total variable Expense (B)</b>	<b>10,400</b>	<b>312,000</b>	<b>3,744,000</b>	<b>3,931,200</b>	<b>4,127,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>	<b>982,800</b>	<b>1,031,940</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		12000	144,000	151,200	158,760
Transportation		200	2,400	2,520	2,646
Mobile Bill		500	6,000	6,300	6,615
Salary (staup)		48,000	576,000	604,800	635,040
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		2,167	26,000	26,000	26,000
<b>Total Fixed Cost</b>		<b>67,867</b>	<b>814,400</b>	<b>850,820</b>	<b>131,980</b>
<b>Net Profit (E) [C-D]</b>		<b>10,133</b>	<b>121,600</b>	<b>131,980</b>	<b>899,960</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	121,600	131,980	899,960
1.3	Depreciation (Non cash item)	26,000	26,000	26,000
1.4	Opening Balance of Cash Surplus		119,600	249,580
	<b>Total Cash Inflow</b>	<b>217,600</b>	<b>277,580</b>	<b>1,175,540</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>119,600</b>	<b>249,580</b>	<b>1,147,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:08  
Experience & Skill : 01 Years  
Own Business : 01 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























কার্যালয়

পরিশিষ্ট-১০

# ২নং বটিয়াঘাটা ইউনিয়ন পরিষদ

বটিয়াঘাটা, খুলনা।

ইউ.পি.-১০

ক্রমিক নং-

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সি.ই. নং- ০৮

## ব্যবসা বাণিজ্যের ট্রেড লাইসেন্স

লাইসেন্স নং- ২৭৫/১০৬-০৫

তারিখ : ০৫/১০/১৭

প্রতিষ্ঠানের নাম

"স্বপ্না হাট সন্মিতি"

লাইসেন্সধারীর নাম

আজিজ কান্তারী

পিতা/স্বামীর নাম

মোঃ মাসুদ কান্তারী

মাতা

মোঃ মাসুদা কান্তারী

ঠিকানা

স্বপ্না হাট, প.ও.সি. বটিয়াঘাটা, খুলনা।

ব্যবসার ধরণ

হাট সন্মিতি

৩০/১৫/১৮ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ

২৫০০/- প্রা.ভি.সি.তে

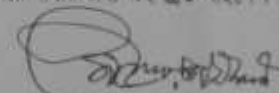
(কম্বায়)

দুই হাজার পাঁচশত টাকা মাত্রের মধ্যে

প্রাপ্ত হয়ে তার বাবদ/বহি/পেশা

স্বাক্ষর চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স

প্রদান করা হলো।

  
(চেয়ারম্যান)

২নং বটিয়াঘাটা ইউনিয়ন পরিষদ

বটিয়াঘাটা, খুলনা।

অনুলেখন

সি.ই. নং- ০৮

তারিখ : ০৫/১০/১৭



১৩৪

স্বাস্থ্যকেন্দ্র পরিদপ্তর  
ফোন নং : ১৩২১১ ২১০৭০০  
স্বাস্থ্যকেন্দ্র, বটেশ্বরী, কুমিল্লা।



গ্রামীণ ব্যাংক



সহজ ঋণের পাশবই

(সেচন ১৭৩)

নাম	শ্রীমতী মনোরমা বসু
কেন্দ্রের নাম	বুড়োখারী
শাখা	বটেশ্বরী শাখা



# FAMILY PICTURE

