

Proposed NU Business Name: **MOKKA CONFECTIONARY**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAYET HOSSAN
Age	:	1-01-1993(24Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brother 01 Sister
Address	:	Vill: Khusipur P.O: Gojariya P.S: Dagonvuiyan, 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	:	ANOWARA BEGUM
(iii) Father's name	:	ABDUR RAHAIM
(iv) GB member's info	:	Branch:, Gojariya ,Dagonvuiyan. Centre # 21 (Female), Member ID:1875, Group No: 02 Member since: 10-03-2000 to 2008 till (08 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 50000 Outstanding loan:0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782730228
Family's Contact No.	:	01715-091179
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 08years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

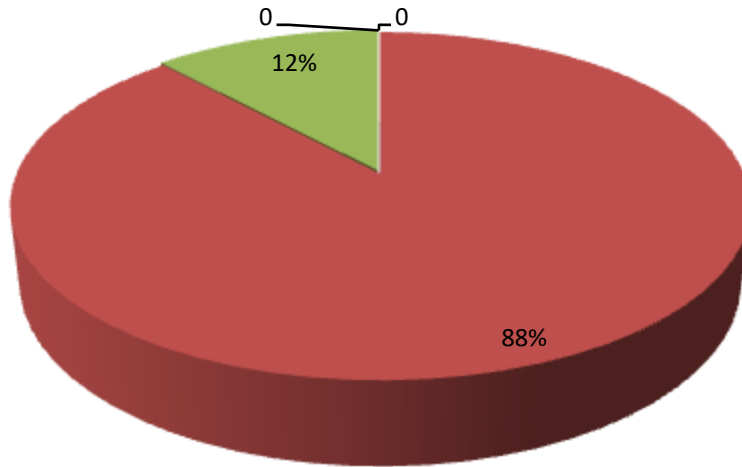
Business Name	:	MOKKA CONFECTIONARY
Location	:	Chandpur Road,Siloniya Bazar, Dagonbhuiyan, Feni.
Total Investment in BDT	:	BDT 505,000/-
Financing	:	Self BDT 445,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Feni .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Confegsonary	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Confegsonary	3200	96000	1152000
Total variable Expense (B)	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		3000	36000
Electricity bill		3000	36000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		100	1200
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		14100	169200
Net Profit (E)= [C-D]		9900	118800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary	0	0	120000	0	0	40000	160000
Others	0	0	20000	0	0	20000	40000
Horlics	0	0	2000	0	0	0	2000
Milk	0	0	3000	0	0	0	3000
Security	0	0	300000	0	0	0	300000
Total	0	0	445000	0	0	60000	505000



- Entrepreneur's Contribution 445,000
- Investor's Investment 60,000
- Total 505,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Confegsonary	5200	156000	1872000	1965600	2063880
Total Sales (A)	5200	156000	1872000	1965600	2063880
Less Variable Expense					
Confegsonary	4160	124800	1497600	1572480	1651104
Total variable Expense (B)	4160	124800	1497600	1572480	1651104
Contribution Margin (CM) [C=(A-B)]	1040	31200	374400	393120	412776
Less Variable Expense					
Rent		3000	36000	36000	36000
Electricity bill		3500	42000	42200	42400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		20300	243600	255780	268569
Net Profit (E)= [C-D]		10900	130800	137340	144207
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	128400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,400	223,220
	Total Cash Inflow	178,400	243,220	364,781
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	20000	20000
3	Net Cash Surplus	108,400	223,220	344,781

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 01 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













MICROWAVE

Merit
Premium Jelly

Merit
Premium Jelly

KONKA

FAMILY PICTURE