

Proposed NU Business Name: **MAYER DOA ICE CREAM**

২য় দফার আবেদন



Project identification and prepared by: MD Mofazzal hossain,  
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar siddik



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD RAJIB</b>
Age	:	02-02-1982(35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill Satutia P.O: Kalihatu, P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. Aleya begum</b>
(iii) Father's name	:	<b>MD. Sorof uddin</b>
(iv) GB member's info	:	Branch: Sohodebpur Kalihati, Centre # 67 (Female), Member ID: 9591, Group No: 94 Member since: 22-09-1992(25Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 200,000/- Outstanding loan: BDT 266/00-
(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	:	Four years experience in running business. He has Three years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01712-134951
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Mst.Aleya begum joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DOA ICE CREAM</b>
Location	:	Kalihati Bazar, Kalihati,Tangail.
Total Investment in BDT	:	BDT 1,537,500
Financing	:	Self BDT 1187500(from existing business) 77% Required Investment BDT 350,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 40 ft= 160 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Sales	17,500	525,000	6,300,000
<b>Total Sales (A)</b>	17,500	525,000	6,300,000
<b>Less. Variable Expense</b>		-	
Sales	14,875	446,250	5,355,000
<b>Total variable Expense (B)</b>	14,875	446,250	5,355,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,625	78,750	945,000
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		30,000	360,000
Transportation		5,000	60,000
Salary (self)		10,000	120,000
Salary (stuff)		18,000	216,000
Entertainment		500	6,000
Guard		150	1,800
Generator Bill		150	1,800
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>64,100</b>	<b>769,200</b>
<b>Net Profit (E) [C-D]</b>		<b>14,650</b>	<b>175,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machin	3	150,000	450,000			200,000	650,000
Van Gari	20	15,000	300,000			50,000	350,000
Ice Pan	60	700	42,000			50,000	92,000
Ice Farma	30	1,000	30,000			50,000	80,000
Fridge	5	20,000	100,000				100,000
Kathi	4	26,000	104,000				104,000
Lebel	8	6,000	48,000				48,000
Sugur	9	10,500	94,500				94,500
Molk	2	8,000	16,000				16,000
Flower	2	1,500	3,000				3,000
Other			-				-
			<b>1,187,500</b>			<b>350,000</b>	<b>1,537,500</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Sales	19,000	570,000	6,840,000	7,182,000	7,541,100
<b>Total Sales (A)</b>	19,000	570,000	6,840,000	7,182,000	7,541,100
<b>Less. Variable Expense</b>		-			
Sales	16,150	484,500	5,814,000	6,104,700	6,409,935
<b>Total variable Expense (B)</b>	16,150	484,500	5,814,000	6,104,700	6,409,935
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,850	85,500	1,026,000	1,077,300	1,131,165
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		30,000	360,000	360,000	360,000
Transportation		5,000	60,000	60,000	60,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		18,000	216,000	216,000	216,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator Bill		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>64,100</b>	<b>769,200</b>	<b>769,200</b>	<b>769,200</b>
<b>Net Profit (E) [C-D]</b>		<b>21,400</b>	<b>256,800</b>	<b>269,640</b>	<b>256,800</b>
<b>Payback</b>			<b>140,000</b>	<b>140,000</b>	<b>140,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	350,000		
1	Net Profit	256,800	269,640	256,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		116,800	246,440
	<b>Total Cash Inflow</b>	<b>606,800</b>	<b>386,440</b>	<b>503,240</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	350,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
	<b>Total Cash Outflow</b>	<b>490,000</b>	<b>140,000</b>	<b>140,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>116,800</b>	<b>246,440</b>	<b>363,240</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 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



আপনার সন্তানকে স্কুলে পঠান



# মায়ের দোয়া আইসক্রিম

থ্রোঃ মোঃ রাজীব শেখ

01712-134951, 01717-628815

দৈনিক কাঁচা বাজার, কানিহাটী, টাঙ্গাইল

























12-1349  
17-628816

শ্রী বাজার, কালকতি, মিরাজ



D	S	R	P	F
07-09-2019	20000	200,000		2000
02-09-2019	20000	220,000	2000	0
06-09-2019	20000	240,000	2,000	2,000
08-09-2019	20000	260,000	00	2,000
09-09-2019	20000	280,000	00	2,000
10-09-2019	20000	300,000	00	2,000
11-09-2019	20000	320,000	00	2,000
12-09-2019	20000	340,000	00	2,000
13-09-2019	20000	360,000	00	2,000
14-09-2019	20000	380,000	00	2,000
15-09-2019	20000	400,000	00	2,000
16-09-2019	20000	420,000	00	2,000
17-09-2019	20000	440,000	00	2,000
18-09-2019	20000	460,000	00	2,000
19-09-2019	20000	480,000	00	2,000
20-09-2019	20000	500,000	00	2,000
21-09-2019	20000	520,000	00	2,000
22-09-2019	20000	540,000	00	2,000
23-09-2019	20000	560,000	00	2,000
24-09-2019	20000	580,000	00	2,000
25-09-2019	20000	600,000	00	2,000
26-09-2019	20000	620,000	00	2,000
27-09-2019	20000	640,000	00	2,000
28-09-2019	20000	660,000	00	2,000
29-09-2019	20000	680,000	00	2,000
30-09-2019	20000	700,000	00	2,000
01-10-2019	20000	720,000	00	2,000
02-10-2019	20000	740,000	00	2,000
03-10-2019	20000	760,000	00	2,000
04-10-2019	20000	780,000	00	2,000
05-10-2019	20000	800,000	00	2,000
06-10-2019	20000	820,000	00	2,000
07-10-2019	20000	840,000	00	2,000
08-10-2019	20000	860,000	00	2,000
09-10-2019	20000	880,000	00	2,000
10-10-2019	20000	900,000	00	2,000
11-10-2019	20000	920,000	00	2,000
12-10-2019	20000	940,000	00	2,000
13-10-2019	20000	960,000	00	2,000
14-10-2019	20000	980,000	00	2,000
15-10-2019	20000	1,000,000	00	2,000







