

Proposed NU Business Name: **MAYER DOA CONFECTIONARY**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Hosen Ali
Age	:	01-01-1988(30 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	Nil
No. of siblings:	:	2 Brothers & 4 Sister
Address	:	Vill: Raypara, P.O: Palamgonj, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mani Akter
(iii) Father's name	:	Late. Yad Ali
(iv) GB member's info	:	Branch: Joypara, Centre # 20(Female), Member ID:2432/2 , Group No: 06 Member since: 2001 -2008(7Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10,000- Outstanding loan: BDT :Paid
(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	:	1 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01953056112
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANY AKTER joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Mayer doa confectionary
Location	:	Joypara bazar
Total Investment in BDT	:	BDT:500,000
Financing	:	Self BDT 430,000(from existing business) 86% Required Investment BDT 70,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12ft= 240square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary,tea,coffee etc▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara.▪Agreed grace period is 3 months.

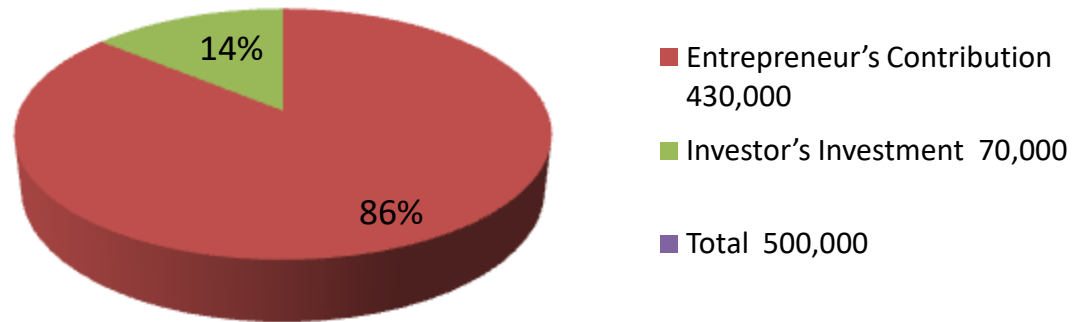
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionary,tea,coffee etc	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
Confectionary,tea,coffee	3200	96000	1152000
Total variable Expense (B)	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less. Fixed Expense			
Rent		4000	48000
Mobile Bill		300	3600
Trasportation			
Electricity Bill		1500	18000
Salary (self)		5000	60000
Genaretor		1000	12000
Entertainment		300	3600
Security Guard		100	1200
Total fixed Cost (D)		12100	145200
Net Profit (E) [C-D]		11900	142800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Confectionary	00	00	100000	00	00	30000	130000
Drinks	00	00	40000	00	00	10000	50000
Coffee machin	00	00	30000	00	00	20000	50000
Others	00	00	10000	0	0	10000	20000
Security			250000				250000
Total	00	00	430000	00		70000	500000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionary,tea,coffee,drinks etc	5000	150000	1800000	1890000
		0	0	0
Total Sales (A)	5000	150000	1800000	1890000
Less. Variable Expense		0	0	0
confectionary,tea,coffee,drinks etc	4000	120000	1440000	1512000
Total variable Expense (B)	4000	120000	1440000	1512000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less. Fixed Expense				
Rent		4000	48000	48000
Mobile Bill		300	3600	3800
Genaretore		1000	12000	12000
Electricity Bill		1500	18000	18000
Salary (self)		5000	60000	60000
Salary(staff)				
Entertainment		300	3600	3800
Security Guard		100	1200	1300
Total fixed Cost (D)		12100	145200	145700
Net Profit (E) [C-D]		17900	214800	232300
Investment Payback			42000	42000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	214800	232300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		172800
	Total Cash Inflow	284800	405100
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112000	42000
3	Net Cash Surplus	172800	363100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 7Years
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





FAMILY PICTURE

