

MAYER ACHOL CONFECTIONERY & COSMETIC



33rd Design Lab (Executive)
19 October 2014

Project prepared by: Md. Rafiqul Islam
Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	NIMAI CHANDRA DAS
Age	:	06-05-1983 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Beldoho Post:Beldoho P.S:Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mrs. USHA RANEE DAS
(iii) Father's name	:	Mr. RAM CHANDRA DAS
(iv) GB member's info	:	Branch: Beldoho Centre # 13 (Male), Member ID: 3282, Group No: 02 Member since:01-05-1981 (33 Years) First loan: 500 Taka.
Further Information:		Existing loan:80,000 Taka Outstanding loan: 20,160 Taka
(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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fathers Income (wood business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-543782
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MAYER ACHOL CONFECTIONERY & COSMETIC
Location	:	Mogolpara bus stand, Ghatail, Tangail
Total Investment in BDT	:	3,71,000 taka
Financing	:	Self BDT 1,71,000 (from existing business) 46% Required Investment BDT 2,00,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Pulse, Flour, Sugar, Biscuit, Soap, Spicy, Noodles, Soft Drinks, Cosmetics etc.▪Average 12% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Hamidpur, Ghatail.▪Agreed grace period is 4 months.▪The shop is rented.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ram Chandra Das is a member of Grameen Bank since 33 years. At first he took 500 taka loan from Grameen Bank. Ram Chandra Das gradually took loan from GB. Utilize loan in wood selling business. Finally, he is a successful member of Grameen Bank who is improve his livelihood successive.

Existing Business

BDT (TK)

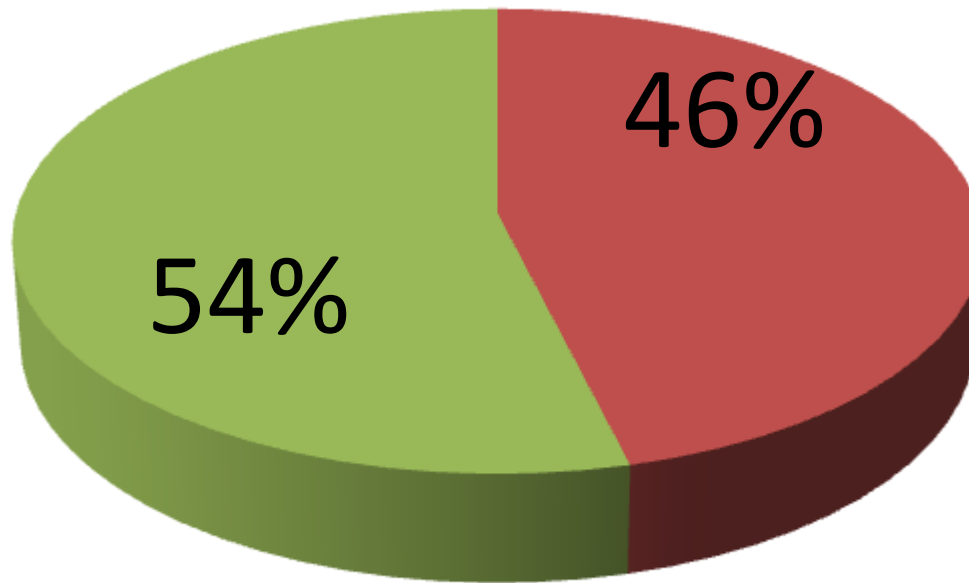
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Pulse, Flour, Sugar, Biscuit, Soap,Spicy, Noodles, Soft Drinks, Cosmetics etc	3,920	117,600	1,411,200
Total Sales (A)	3,920	117,600	1,411,200
Less. Variable Expense			
Oil, Pulse, Flour, Sugar, Biscuit, Soap,Spicy, Noodles, Soft Drinks, Cosmetics etc	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		600	7,200
Guard		50	600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		7,750	93,000
Net Profit (E) [C-D]		4,850	58,200

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit, Onion, Garlic	1,50,000	2,00,000	3,50,000
Fridge	21,000	-	21,000
Total	1,71,000	2,00,000	3,71,000

Source of Finance

- Entrepreneur's Contribution 171,000
- Investor's Investment 200,000
- Total 371,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Oil, Pulse, Flour, Sugar, Biscuit, Soap, Spicy, Noodles, Soft Drinks, Cosmetics etc	6,720	201,600	2,419,200	2,540,160	2,667,168
Total Sales (A)	6,720	201,600	2,419,200	2,540,160	2,667,168
Less. Variable Expense					
Oil, Pulse, Flour, Sugar, Biscuit, Soap, Spicy, Noodles, Soft Drinks, Cosmetics etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160	285,768
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		600	7,200	7,560	7,938
Guard		50	600	630	662
Transportation		700	8,400	8,820	9,261
Mobile bill & SMS Monitoring		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	63,000	66,150
Salary (staff)		4,000	48,000	50,400	52,920
Entertainment		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		350	4,200	4,200	4,200
Total Fixed Cost		12,500	150,000	157,290	164,945
Net Profit (E) [C-D]		9,100	109,200	114,870	120,824
Investment Payback			80,000	80,000	80,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	109,200	114,870	120,824
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		33,400	72,470
	Total Cash Inflow	313,400	152,470	197,494
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	33,400	72,470	117,494

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

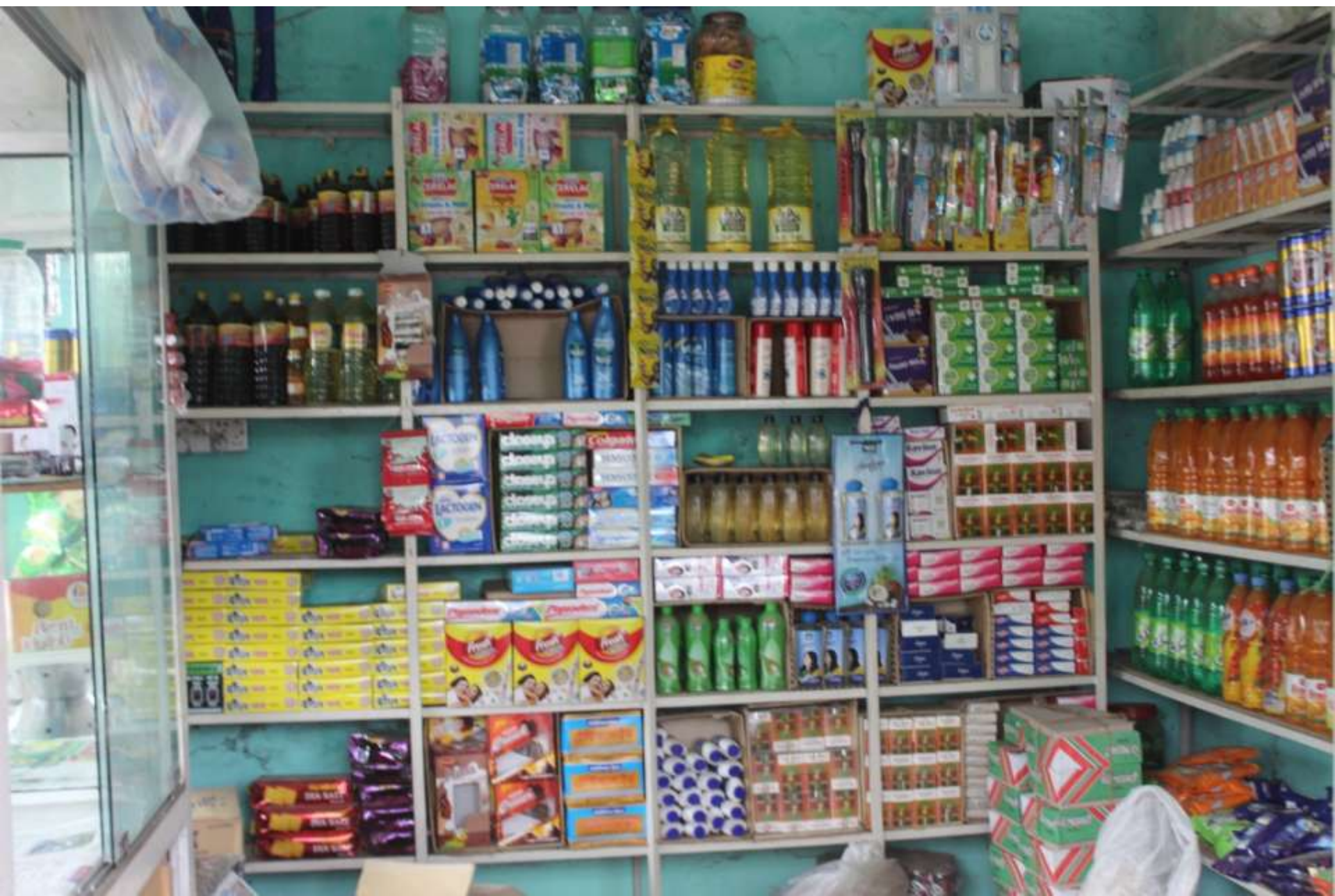
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





PICTURE OF NOBIN UDYOKTA & FATHER

