

Proposed NU Business Name: MAA CONFECTIONERY & TELECOM



Project identification and prepared by: Md Mohiuddin Rubel
Dhigor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REZAUL KARIM RAJU
Age	:	01-01-1991 (24 Years)
Education, till to date	:	B.S.S
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Ghatail West, P.O: Ghatail, P.S: Ghatail, 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	:	SULTANA RAZIA
(iii) Father's name	:	LATE. JALAL UDDIN
(iv) GB member's info	:	Branch: Ghatail, Centre # 81 (Female), Member ID: 5813, Group No: 05 Member since: 28-12-1994 (21 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/-, Outstanding loan: 13,600/-
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has one year training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01722-654664
Mother's Contact No.	:	01782-786868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SULTANA RAZIA joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA CONFECTIONERY & TELECOM
Location	:	Ghatail West Para Ghatail, Tangail
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 57% Required Investment BDT 75,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Soap, Biscuit etc.▪Provide Bkash & Flexi-load service.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is owned.▪Collects goods from Ghatail.▪Agreed grace period is 4 months.

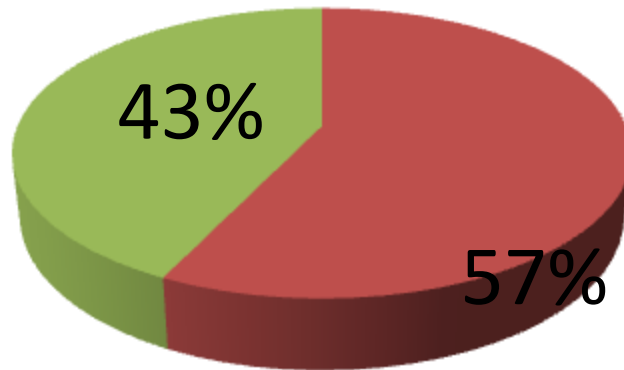
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Bkash	60	1,800	21,600
Flexi-load	54	1,620	19,440
Total Sales (A)	2,614	78,420	941,040
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	489	14,670	176,040
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		6,170	74,040

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (25 x 1356)	20,340	45,000	65,340
Pulse, Flour, Oil, Soap	5,600	5,000	10,600
Cosmetics	1,800	2,000	3,800
Washing Powder, Tooth Past, Noodle, Salt, Spice, Chanachur, Chips etc	12,260	5,000	17,260
Others goods	12,000	8,000	20,000
Bikash	30,000	10,000	40,000
Flexi-load	8,000	-	8,000
Rack	10,000		
Total	100,000	75,000	165,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 75,000
- Total 175,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,000	120,000	1,440,000	1,512,000
Bkash	100	3,000	36,000	37,800
Flexi-load	54	1,620	19,440	20,412
Total Sales (A)	4,154	124,620	1,495,440	1,570,212
Less. Variable Expense				
Grocery Item	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	754	22,620	271,440	285,012
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		1,000	12,000	1,300
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		200	2,400	3,000
Salary (staff)		3,000	36,000	36,000
Non Cash Item				
Depreciation		83	1,000	1,000
Total Fixed Cost		12,183	146,200	138,800
Net Profit (E) [C-D]		10,437	125,240	146,212
Investment Payback			45,000	45,000

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	75,000	
1.2	Net Profit	125,240	146,212
1.3	Depreciation (Non cash item)	1,000	1,000
1.4	Opening Balance of Cash Surplus		81,240
	Total Cash Inflow	201,240	228,452
2	Cash Outflow		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	Total Cash Outflow	120,000	45,000
3	Net Cash Surplus	81,240	183,452

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01,
Experience & Skill : 7 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

স্বাস্থ্য কনফেশনারী এন্ড টেলিকমা
খোয়া মোঃ বেজাউল করিম (রাজ)

এখানে ট্রয়ের ভেতর পানি ভরিয়ে রাখুন, বেশ কিছু কেস-সকেট, ডিম ইত্যাদি রাখার জন্য খিচাড়া আছে।
এক সেকেন্ডের স্ট্রিক্চারে করা যেে। বিকাশ ও ডিএম-হাওয়া থেকে টাকা লেনদেন করা হয়।
বিশেষ ও স্বাস্থ্যকর খাবার টাঙ্ক পাওয়া যায় এবং সব সিস্টেম ইন্টারনেট লিঙ্ক করা আছে।

খাদ্যসেবা কুড়িয়াপুর রোড, ঢাকা-১১।
মোবাইল: 01722-654064, 01918-646024











शा. विकास



ताई मुडि



৳১২.১

Closeup

বেন

এই ভাই মুড়ি







Small yellow label on the blue metal rack.

BD FOOD LIMITED
VERMICELLI

BD FOOD

VERMICELLI

NO MARK NO

Star Brand

Yellow container with a red lid.

Blue container with a white cap.

FAMILY PICTURE

