

Proposed NU Business Name: **MS MAA BOROFKOL**



Project identification and prepared by: Md Forhad Hossain,
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Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBROTO SAHA
Age	:	10-12-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Shanbari, P.O: Elasin, P.S: Delduar, 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	:	ONJOLI RANI SAHA
(iii) Father's name	:	LATE. CHITTO RONJON SAHA
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 16 (Female), Member ID: 2267, Group No: 06 Member since: 18-01-1990 (26 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 150,000, Outstanding loan: BDT 103,800/-
(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	:	11 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-865427
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ONJOLI RANI SAHA joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MAA BOROFKOL
Location	:	Elasin High School Road, Tangail
Total Investment in BDT	:	BDT 760,000/-
Financing	:	Self BDT 660,000/-(from existing business) 87% Required Investment BDT 100,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35 ft x 10 ft= 3500 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Ice-cream.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 4 employees.▪After getting equity fund 2 employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Ice-cream, Ice	190,000	2,280,000
Total Sales (A)	190,000	2,280,000
Less. Variable Expense		
Ice-cream, Ice	114,000	1,368,000
Total variable Expense (B)	114,000	1,368,000
Contribution Margin (CM) [C=(A-B)]	76,000	912,000
Less. Fixed Expense		
Rent	3,000	36,000
Electricity Bill	15,000	180,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	2,000	24,000
salary (staff)	40,000	480,000
Guard	200	2,400
Entertainment	500	6,000
Total fixed Cost (D)	66,200	794,400
Net Profit (E) [C-D]	9,800	117,600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sand	6	1500	9,000	0	0	0	9,000
Sugar	5	3300	16,500	0	0	0	16,500
Milk	10	10000	100,000	0	0	0	100,000
Thick Sugar	5	1200	6,000	0	0	0	6,000
Stick	2	5000	10,000	0	0	0	10,000
Level	1	5000	5,000	0	0	0	5,000
Fridge	3	25000	75,000	0	0	0	75,000
Machine Large	2	150000	300,000	0	0	0	300,000
Small Machine	3	7000	21,000	0	0	0	21,000
Van	11	10000	110,000	0	0	0	110,000
Box	15	500	7,500	0	0	0	7,500
Auto Machine	0	0	0	1	100000	100,000	100,000
Total	63		660,000	1		100,000	760,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Ice-cream, Ice	261,500	3,138,000	3,294,900
Total Sales (A)	261,500	3,138,000	3,294,900
Less. Variable Expense			
Ice-cream, Ice	156,900	1,882,800	1,976,940
Total variable Expense (B)	156,900	1,882,800	1,976,940
Contribution Margin (CM) [C=(A-B)]	104,600	1,255,200	1,317,960
Less. Fixed Expense			
Rent	3,000	36,000	36,000
Electricity Bill	15,000	180,000	200,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	3,000	36,000	38,000
salary (staff)	55,000	660,000	660,000
Guard	200	2,400	2,400
Entertainment	500	6,000	6,000
Non Cash Item			
Depreciation	8,267	99,200	99,200
Total Fixed Cost	90,567	1,086,800	1,109,600
Net Profit (E) [C-D]	14,033	168,400	208,360
Investment Payback		60,000	60,000

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	100,000	
1.2	Net Profit	168,400	208,360
1.3	Depreciation (Non cash item)	99,200	99,200
1.4	Opening Balance of Cash Surplus		207,600
	Total Cash Inflow	367,600	515,160
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	207,600	455,160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 11 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

























FAMILY PICTURE

