

Proposed NU Business Name: **SAYAD CONFECTIONARY**



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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD DIDAR IBNE FAZAL |
| Age | : | 21-08-1990 (26 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 02 Son |
| No. of siblings: | : | 04 Brothers & 02 Sisters |
| Address | : | Vill: Rahaman Nagar, P.O: RDA , P.S: Sherpur, Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | DELOWARA BIBI |
| (iii) Father's name | : | MD FAZLUL RAHMAN |
| (iv) GB member's info | : | Branch: Garidaha Sherpur , Centre # 80(Female), Member ID: 7787/1, Group No: 07 Member since: 25-02-2012 (04Years) First loan: BDT 10000 |
| Further Information: | | Existing Loan: BDT 20000, Outstanding loan: BDT 11500 |
| (v) Who pays GB loan installment | : | Son, 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 | : | 02 years experience in running business.2 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01777-026026 |
| Mother's Contact No. | : | 01725-242427 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DELOWARA BIBI joined Grameen Bank since 04 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SAYAD CONFECTIONARY |
| Location | : | RDA Dosh Mile. |
| Total Investment in BDT | : | BDT 110000/- |
| Financing | : | Self BDT 60000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37% |
| Present salary/drawings from business (estimates) | : | BDT 3,000/- |
| Proposed Salary | : | BDT 3,000/- |
| Size of shop | : | 20 ft x 08 ft= 160 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks,Biscuit,Chanachur,Soap etc▪ 15% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dosh mail, Bogra▪Agreed grace period is 3 months. |

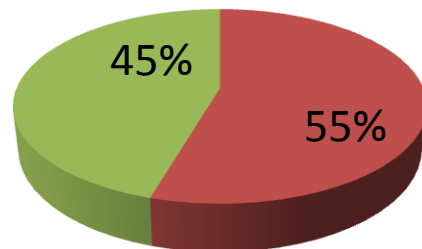
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Soft drinks,Biscuit,Chanachur,Soap etc | 3400 | 102000 | 1224000 |
| Total Sales (A) | 3400 | 102000 | 1224000 |
| Less Variable Expense | | | |
| Soft drinks,Biscuit,Chanachur,Soap etc | 2890 | 86700 | 1040400 |
| Total variable Expense (B) | 2,890 | 86700 | 1040400 |
| Contribution Margin (CM) [C=(A-B) | 510 | 15300 | 183600 |
| Less Variable Expense | | | |
| Rent | | 1,800 | 21600 |
| Electricity bill | | 1000 | 12000 |
| Transportation | | 200 | 2400 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Guard | | 200 | 2400 |
| Generator | | 150 | 1800 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 8,700 | 104400 |
| Net Profit (E)= [C-D] | | 6,600 | 79200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|---------------|-----------|------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Soft drinks | 8 | 525 | 4,200 | 0 | 0 | 0 | 4,200 |
| Biscuit | 5 | 300 | 1,500 | 0 | 0 | 0 | 1,500 |
| Chanachur | 2 | 500 | 1,000 | 0 | 0 | 0 | 1,000 |
| Potato Items | 2 | 300 | 600 | 0 | 0 | 0 | 600 |
| Soap | 40 | 25 | 1,000 | 0 | 0 | 0 | 1,000 |
| Logence items | 2 | 2000 | 4,000 | 0 | 0 | 0 | 4,000 |
| Mineral items | 15 | 20 | 300 | 0 | 0 | 0 | 300 |
| Others | 1 | 7400 | 7,400 | 0 | 0 | 0 | 7,400 |
| Rice | 0 | 0 | 0 | 3 | 3500 | 10,500 | 10,500 |
| Sugar | 0 | 0 | 0 | 1 | 3400 | 3,400 | 3,400 |
| Pulse | | | 0 | 1 | 5000 | 5,000 | 5,000 |
| Flour | | | 0 | 1 | 1400 | 1,400 | 1,400 |
| Security | 1 | 40000 | 40,000 | | | | |
| Cofee maker | 0 | 0 | 0 | 1 | 29700 | 29,700 | 29,700 |
| Total | 75 | 0 | 60,000 | 7 | 0 | 50,000 | 110,000 |

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| Soft drinks,Biscuit,Chanachur,Soap etc | 5600 | 168000 | 2016000 | 2116800 |
| Total Sales (A) | 5600 | 168000 | 2016000 | 2116800 |
| Less Variable Expense | | | | |
| Soft drinks,Biscuit,Chanachur,Soap etc | 4760 | 142800 | 1713600 | 1799280 |
| Total variable Expense (B) | 4,760 | 142800 | 1713600 | 1799280 |
| Contribution Margin (CM) [C=(A-B) | 840 | 25200 | 302400 | 317520 |
| Less Variable Expense | | | | |
| Rent | | 1,800 | 21600 | 21,600 |
| Electricity bill | | 1300 | 15600 | 16000 |
| Transportation | | 400 | 4,800 | 5,000 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Salary(Staff) | | 4000 | 48000 | 48000 |
| Entertainment | | 200 | 2400 | 2400 |
| Guard | | 200 | 2400 | 2400 |
| Generator | | 150 | 1800 | 1800 |
| Mobile bill | | 350 | 4200 | 4300 |
| Total fixed cost (D) | | 13,200 | 158,400 | 159,100 |
| Net Profit (E)= [C-D] | | 12000 | 144000 | 158,420 |
| Investment Payback | | | 30,000 | 30,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 144,000 | 158,420 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 114,000 |
| | Total Cash Inflow | 194000 | 272420 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30000 |
| 3 | Net Cash Surplus | 114,000 | 242420 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 02 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









KAYAD CONFECTIONARY

মায়াদ কনফেকশনারী



FAMILY PICTURE

