

Proposed NU Business Name: **JAMUNA FOOD & CONFECTIONARY**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUKON CHANDRA SUTRADAR
Age	:	15-08-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers 02 Sisters
Address	:	Vill: Moruwarchar; P.O: Miyar Bazar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINOTI RANI SUTRADAR
(iii) Father's name	:	LATE NIBARON CHANDRA SUTRADAR
(iv) GB member's info	:	Branch: Charmozlish pur, Sonagazi, Centre # 14 (Female), Member ID: 2255, Group No: 05 Member since: 20-03-1995 (20Years) First loan: BDT 50,000/-
Further Information:		Existing loan: BDT 200,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Brother
(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	:	08 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-554684
Family's Contact No.	:	01741-443793
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINOTI RANI SUTRADAR joined Grameen Bank since 20 years ago. At first she took BDT 50,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JAMUNA FOOD & CONFECTIONARY
Location	:	Takia Road, New Market, Feni
Total Investment in BDT	:	BDT 530,000/-
Financing	:	Self BDT 450,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 13 ft = 156 square ft
Security	:	BDT 300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tea, Biscuit, Cold Drink, Fast Food, Coffee etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

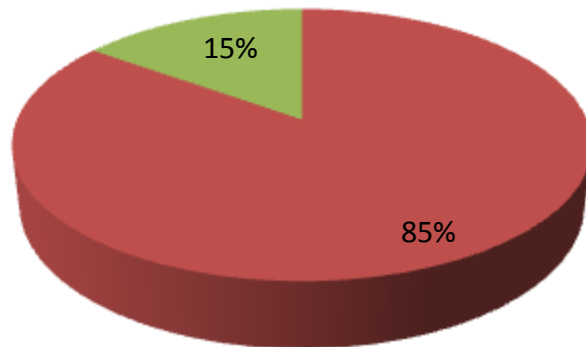
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	3,500	105000	1260000
Total variable Expense (B)	3,500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	1,500	45000	540000
Less Variable Expense			
Rent		3500	42000
Electricity bill		2000	24000
Salary (self)		5000	60000
Salary(Staff)		11000	132000
Entertainment		500	6000
Guard		300	3600
Generator		350	4200
Mobile bill		300	3600
Total fixed cost (D)		22,950	275400
Net Profit (E)= [C-D]		22,050	264600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Biscuits	30	300	9,000	0	0	0	3,600
Tea	200	200	40,000	0	0	0	40,000
Cold Drink	10	500	5,000	0	0	0	2,400
Juice	5	800	4,000	0	0	0	4,000
Fast Food	1	0	3,000	0	0	0	3,000
Coffee	15	490	7,350	0	0	0	7,350
Chocolate, Chips,	1	0	30,000	0	0	0	30,000
Condense Milk	7	2,290	16,030	0	0	0	16,030
Pickle, Jelly, Shosage	1	0	15,000	0	0	0	15,000
Others	1	0	20,620	0	0	0	20,620
Security	1	300,000	300,000	0	0	0	300,000
Total	12	0	450,000	0	0	80,000	530,000

Source of Finance



■ Entrepreneur's Contribution 450,000

■ Investor's Investment 80,000

■ Total 530,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Tea, Biscuit, Cold Drink, Fast Food, Coffee etc	3,850	115,500	1,386,000	1,455,300	1,528,065
Total variable Expense (B)	3,850	115,500	1,386,000	1,455,300	1,528,065
Contribution Margin (CM) [C=(A-B)]	1,650	49,500	594,000	623,700	654,885
Less Variable Expense					
Rent		3,500	42,000	42,000	42,000
Electricity bill		2,500	30,000	30,300	30,800
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		11,000	132,000	132,000	132,000
Entertainment		500	6,000	6,000	6,000
Guard		300	3,600	3,600	3,600
Generator		350	4,200	4,200	4,200
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		23,550	282,600	283,100	283,900
Net Profit (E)= [C-D]		25,950	311,400	340,600	370,985
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	311,400	340,600	370,985
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		279,400	588,000
	Total Cash Inflow	391,400	620,000	958,985
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	279,400	588,000	926,985

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 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









এখানে বিয়ে ঠোকাগত
অল্পদিন, পায়ে মন্থন
যে কোন অনুষ্ঠানে
কফি
মেশিন ভাড়া
দেওয়া হয়।
যুক্ত ফুড এন্ড কনসেকশনারী
01919-932195

গরম দুধ আছে







উদ্যোক্তার নাম:
বয়স:
শিক্ষাপত্র যোগ্য:
বৈবাহিক অবস্থা:
ছেলে-মেয়ের সংখ্যা:
ভাই/বোনের সংখ্যা:
বর্তমান ঠিকানা:
স্থায়ী ঠিকানা:
উদ্যোক্তার মেয়ে:
গ্রামীণ ব্যাংক সঞ্চয়:
মাগের নাম:
বাবার নাম:
কেন্দ্র নং:
গ্রামীণ ব্যাংক সঞ্চয়:
মা/বাবা টাকার সংখ্যা:
সর্বশেষ গ্রহণ করা ঋণ পরিমাণ:
মোবাইল সনদ:
বর্তমান ব্যবসার নাম:
অন্য কোন ব্যবসার নাম:
পশা কোথা থেকে:
অন্য কোথা থেকে:
প্রশিক্ষণ আবেদন:
পরিবারের অন্য সদস্য:
দোকান/ব্যবসার নাম:
দোকানের ঠিকানা:
দোকান নিয়ে



গ্রামীণ ব্যাংক

মহাজ খানের দাশবই

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নাম - মিনতজ্জিনী / নিবারন চন্দ্র / ৬৫৬৩৩
কেন্দ্রের নাম - আফ্রিম পুর, টাঙ্গাইল জেলা ৪০৫৫
শাখা - বৈষ্ণবপুর, মোহাম্মদপুর

বৈষ্ণবপুর, মোহাম্মদপুর

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তার বয়স:



FAMILY PICTURE

