

**Proposed NU Business Name: KHONDOL MISTI MELA**



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Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD SAIFUL ISLAM</b>
Age	:	01-08-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	4 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Uttor Joshpur, P.O: Uttor Joshpur, P.S: Chagolnaiy, 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	:	<b>MAYA BEGUM</b>
(iii) Father's name	:	<b>ABUL HASHEM</b>
(iv) GB member's info	:	Branch: Joshpur Chagolnaiya, Centre # 23 (Female), Member ID: 1285/1, Group No: 04 Member since: 03-04-2005 to 2012 (07 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-327545
Mother's Contact No.	:	01823-019891
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAYA BEGUM** joined Grameen Bank since 07 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	:	<b>KHONDOL MISTI MELA</b>
Location	:	Uttor Joshpur, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 260,000/-(from existing business) 78% Required Investment BDT 70,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Confectionery item etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪One employee will be appointed.</li><li>▪Collects goods from Feni.</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

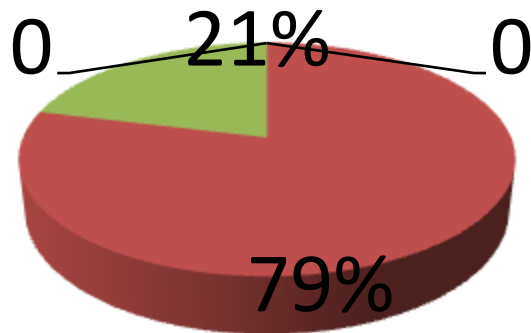
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Confectionery item	85,000	1,020,000
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>
<b>Less. Variable Expense</b>		
Confectionery item	63,750	765,000
<b>Total variable Expense (B)</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,250</b>	<b>255,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	3,000	36,000
Guard	150	1,800
Transportation	500	6,000
Salary (staff)	4,000	48,000
Generator bill	200	2,400
<b>Total fixed Cost (D)</b>	<b>14,150</b>	<b>169,800</b>
<b>Net Profit (E) [C-D]</b>	<b>7,100</b>	<b>85,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sweet	400	100	40,000	380	100	38,000	78,000
Curd	400	80	32,000	200	80	16,000	48,000
Roshmolai	200	160	32,000	100	160	16,000	48,000
Biscuit	200	50	10,000	0	0	0	10,000
Soft Drinks	200	55	11,000	0	0	0	11,000
Soap	200	30	6,000	0	0	0	6,000
Washing Powder	100	45	4,500	0	0	0	4,500
Others	1	20500	24,500	0	0	0	24,500
Security	1	100000	100,000	0	0	0	100,000
<b>Total</b>	<b>1702</b>		<b>260,000</b>	<b>680</b>		<b>70,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 70,000
- Total 330,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Confectionery item	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>				
Confectionery item	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	3,000	36,000	36,000	36,000
Guard	150	1,800	2,000	2,200
Transportation	800	9,600	11,500	13,500
Salary (staff)	8,000	96,000	96,000	96,000
Generator bill	200	2,400	3,000	3,500
<b>Total Fixed Cost</b>	<b>18,550</b>	<b>222,600</b>	<b>227,000</b>	<b>231,200</b>
<b>Net Profit (E) [C-D]</b>	<b>11,450</b>	<b>137,400</b>	<b>151,000</b>	<b>165,700</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	137,400	151,000	165,700
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		109,400	232,400
	<b>Total Cash Inflow</b>	<b>207,400</b>	<b>260,400</b>	<b>398,100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,400</b>	<b>232,400</b>	<b>370,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 007 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









গণনাটক পরিষদ

ত্রিহস্তাশী আসল-খন্ডনের

মিষ্টি মেলা

এখানে মিষ্টি, দধি, রসমালাই পাইকারী ও পুচরা বিক্রি করা হয়  
মেইন গেট, মনুর হাট, হাঙ্গলনাইয়া, ঢাকা





# FAMILY PICTURE

