

Proposed NU Business Name: **JAMI FOOD PRODUCT**



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Mohasthan Unit, Bogra

Project verified by: Md Muzaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST MORZINA KHATUN
Age	:	17-07-1999 (32 Years)
Education, till to date	:	S S C Pass
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Bhanu Bihar P.O: Biharhat, P.S: Shibgonj , 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	:	MST MAJEDA BEGUM
(iii) Houseband's name	:	MD SAFIUL ISLAM
(iv) GB member's info	:	Branch: Digdair, Sonatola , Centre # 60 (Female), Member ID: 8814, Group No: 07 Member since: 11-07-2013 (5 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(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	:	04 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-510264
Wife's Contact No.	:	01772-069362
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAJEDA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

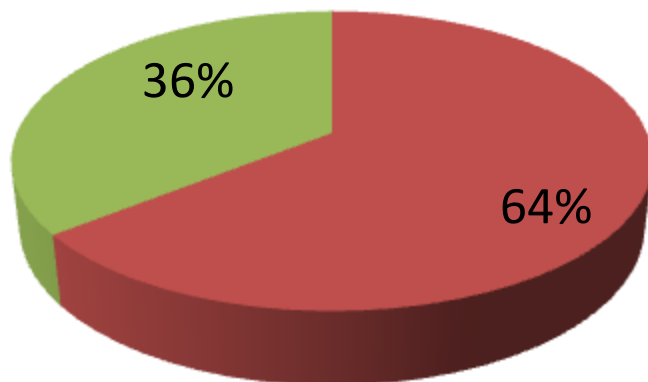
Business Name	:	MST MAJEDA BEGUM
Location	:	Vill: Bhanu Bihar P.O: Biharhat, P.S: Shibgonj , Dist: Bogra
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000 (from existing business) 64% Required Investment BDT 50,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 40 ft = 2400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Food item sales.▪The shop is in own rented.▪Thebusiness is operating by entrepreneur.Existing 05 employee.▪Collects goods from Bogra▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Chanachur Sales	3200	96000	1152000
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Production Cost	2080	62400	748800
Total Variable Expense	2080	62400	748800
Contribution Margin (CM) [C=(A-B)]	1120	33600	403200
Less Fixed Expense			
Electric Bill		800	9600
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Intertainment		500	6000
Mobil Bill		300	3600
Total Fixed Cost (D)		27600	331200
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Frying Pan	2	6000	12,000				12,000
Auto Machine	1	40000	40,000				40,000
Anchor Bean	100	40	4,000				4,000
Oil	180	70	12,600	2	13500	27000	39,600
Fuel	8	200	1,600				1,600
Hand Machine	1	10000	10,000				10,000
Flours				10	1700	17000	17,000
Dalda				4	1500	6000	6,000
Others	1	9800	9,800				9,800
	293	66110	90000	16	16700	50000	140000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chanachur Sales	3400	102000	1224000	1285200	1349460
Total Sales(A)	3400	102000	1224000	1285200	1349460
Less Variable Expense (B)					
Production Cost	2210	66300	795600	835380	877149
Total Variable Expense	2210	66300	795600	835380	877149
Contributon Margin (CM) [C=(A-B)]	1190	35700	428400	449820	472311
Less Fixed Expense					
Electric Bill		800	9600	9900	10200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		27600	331200	332200	333230
Net Profit (E)= [C-D]		8100	97200	102060	107163
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	Total Cash Inflow	147,200	179,260	266,423
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	77,200	159,260	246,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:025
Others:0Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vill: Bhanu Bihar P.O:
Biharhat, P.S: Shibgonj , Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

