

Proposed NU Business Name: **M/S SUBORNA RABBI ICECREAM**



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Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

|  |   |  |
|--|---|--|
| Name   | : | <b>Md:AMINUR RAHMAN</b>  |
| Age  | : | 18-05-1985(32 Years)   |
| Education, till to date                          | : | Class; Five  |
| Marital status                                   | : | Married  |
| Children   | : | 1sons & 2douter  |
| No. of siblings:                                 | : | 2Brothers & 1Sisters   |
| Address  | : | Vill: Singhragi P.O Alasen 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                               | : | <b>MST. LAVLI BEGOM</b>  |
| (iii) Father's name                              | : | <b>MD.WAZED ALI</b>  |
| (iv) GB member's info                            | : | Branch: Alasen , Centre # 21 (Female),<br>Member ID: 2833, Group No: 04<br>Member since: 03-02-2008 (9Years)<br>First loan: 5,000 taka. Existing loan: 30000 taka<br>Outstanding loan: 8260 taka |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Brother  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 01 years experience in running business.<br>He has no training.  |
| Other Own/Family Sources of Income  | : | Agriculture  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01722218928  |
| 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

MST. **LAVLI Begum** joined Grameen Bank since 09 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>M/S SUBORNA RABBI ICECRAM</b>   |
| Location  | : | Singhragi ,Delduar ,Tangail.   |
| Total Investment in BDT                           | : | BDT 206000   |
| Financing   | : | Self BDT 146000(from existing business) 71%<br>Required Investment BDT 60,000(as equity) 29%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 30 ft x 15 ft= 450 square ft   |
| Security of the shop                              | : | 00   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Machine</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Tangail,</li><li>▪Agreed grace period is 3 months.</li></ul> |

# Existing Business

BDT (TK)

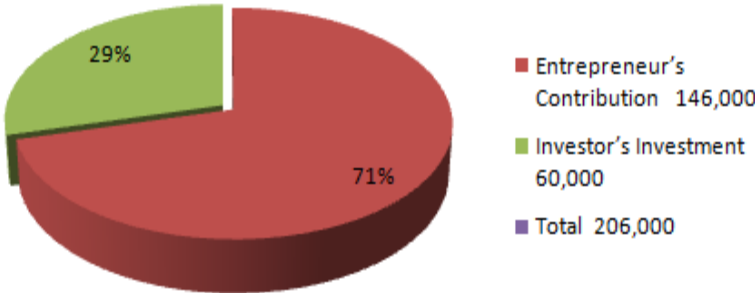
| Particular                                | Daily | Monthly | Yearly  |
|---|-------|---------|---------|
| <b>Revenue (sales)</b>                    |       |         |         |
| Icecream                                  | 5000  | 150000  | 1800000 |
|   |       |         | 1800000 |
| <b>Total Sales (A)</b>                    | 5000  | 150000  |         |
| <b>Less. Variable Expense</b>             | 4500  | 135000  | 1620000 |
|   | 4500  |         |         |
| <b>Total variable Expense (B)</b>         |       | 135000  | 1620000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 5,00  | 15000   | 180000  |
| <b>Less. Fixed Expense</b>                |       |         |         |
| Salary (self)                             |       | 5,000   | 60,000  |
| Genaratore                                |       | 1200    | 14400   |
| Entertainment                             |       | 300     | 3600    |
| Transportation                            |       | 1200    | 14,400  |
| Electricity bill                          |       | 2000    | 24000   |
| Mobile Bill                               |       | 3,00    | 3,600   |
| <b>Total fixed Cost (D)</b>               |       | 10000   | 120000  |
|   |       |         |         |
| <b>Net Profit (E) [C-D]</b>               |       | 5000    | 60000   |

# INVESTMENT BREAKDOWN

| Particulars  | Existing      | Proposed      | Proposed Total  |
|--------------|---------------|---------------|-----------------|
| Barli        | 1400          | 0             | 1400            |
| Milk         | 2000          | 0             | 2000            |
| Stick        | 2600          | 0             | 2600            |
| van          | 80000         | 0             | 80000           |
| Freeze       | 60000         | 0             | 60000           |
| machine      | 0             | 60000         | 60000           |
| <b>Total</b> | <b>146000</b> | <b>60,000</b> | <b>2,06,000</b> |

# Source of Finance

|                       |        |     |
|-----------------------|--------|-----|
| Existing Capital      | 146000 | 71% |
| Investor's Investment | 60000  | 29% |



|                             |         |     |
|-----------------------------|---------|-----|
| Entrepreneur's Contribution | 146,000 | 71% |
| Investor's Investment       | 60,000  | 29% |
| Total                       | 206,000 |     |



# Financial Projection

BDT (TK)

| Particular                                | Daily       | Monthly       | 1st Year        | 2nd Year       |
|---|-------------|---------------|-----------------|----------------|
| <b>Revenue (sales)</b>                    |             |               |                 |                |
| Icecream                                  | 5000        | 150000        | 18,00000        | 1890000        |
| <b>Total Sales (A)</b>                    | <b>5000</b> | <b>150000</b> | <b>18,00000</b> | <b>1890000</b> |
| <b>Less. Variable Expense</b>             | <b>4500</b> | <b>135000</b> | <b>1620000</b>  | <b>1701000</b> |
| <b>Total variable Expense (B)</b>         | <b>4500</b> | <b>135000</b> | <b>1620000</b>  | <b>1701000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>500</b>  | <b>15000</b>  | <b>180000</b>   | <b>189000</b>  |
| <b>Less. Fixed Expense</b>                |             |               |                 |                |
| Salary (self)                             |             | 5,000         | 60,000          | 60,000         |
| Transportation                            |             | 1200          | 14400           | 14500          |
| Entertainment                             |             | 300           | 3600            | 3600           |
| Electricity bill                          |             | 2000          | 24000           | 24500          |
| Mobile Bill & SMS Monitoring              |             | 3,00          | 3600            | 3800           |
| Generator                                 |             | 1200          | 14400           | 14400          |
| <b>Total Fixed Cost</b>                   |             | <b>10000</b>  | <b>120000</b>   | <b>120800</b>  |
| <b>Net Profit E= (C-D)</b>                |             | <b>5000</b>   | <b>60000</b>    | <b>68200</b>   |
| <b>Investment Payback</b>                 |             |               | <b>36,000</b>   | <b>36,000</b>  |

| <i>SI #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 60000               |                     |
| 1.2         | Net Profit  | 60000               | 68200               |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 24000               |
|             | <b>Total Cash Inflow</b>                          | <b>120000</b>       | <b>92200</b>        |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |
| 2.1         | Purchase of Product                               | 60,000              |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 36,000              | 36,000              |
|             | <b>Total Cash Outflow</b>                         | <b>96000</b>        | <b>36,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>24000</b>        | <b>56200</b>        |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

