

Proposed NU Business Name: **MA HOTEL & CONFECTIONARY**



Project identification and prepared by: Md. Mehedi hasan ,
Sreepur Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HIMEL MIA
Age	:	13-03-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 sister
Address	:	Vill: Satkhamair P.O: Satkhamiar Thana: Sreepur Dist: Gazipur
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. ROKSANA BEGUM
(iii) Father's name	:	MD.SAIJUL ISLAM
(iv) GB member's info	:	Branch: Satkhamair , Centre # 15 (Female), Member ID: 6236, Group No: 07 Member since: 16-05-2012(05Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT: 60,000, Outstanding loan: BDT: 0
(v) Who pays GB loan installment	:	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.)	:	No
Business Experiences and Training Info	:	.5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01955986592
Mother's Contact No.	:	01752115559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKSANA BEGUM joined Grameen Bank since 05 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

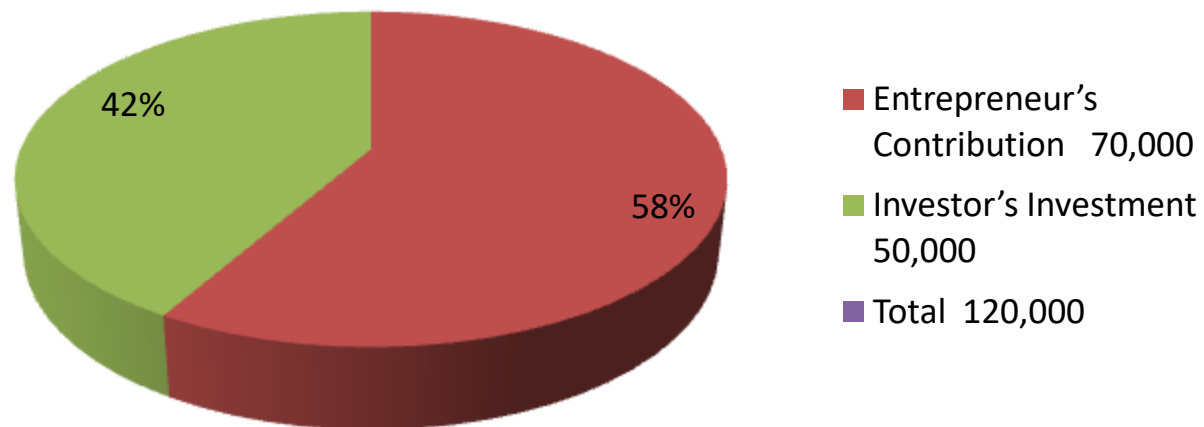
Proposed Nobin Udyokta Business Info

Business Name	:	MA HOTEL & CONFECTIONARY
Location	:	Sreepur,Gazipur
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; confectionary item etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Sreepur,Gazipur▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
confectionary item	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
confectionary item	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		500	6000
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
confectionary item			70,000			50,000	120,000
			0			0	0
			0			0	0
	0	0	70,000	0	0	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
confectionary item	3000	90000	1080000	1134000
0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000
Less Variable Expense (B)				
confectionary item	2550	76500	918000	963900
Total Variable Expense	2550	76500	918000	963900
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100
Less Fixed Expense				
Rent			0	0
Electric Bill		500	6000	0
Transportaion			0	0
Salary (Self)		5000	60000	60000
Salary (Staff)			0	0
Entertainment		200	2400	2400
Gard			0	0
Generator			0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		6000	72000	66100
Net Profit (E)= [C-D]		7500	90000	94500
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	90,000	94500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60000
	Total Cash Inflow	140,000	154,500
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	30,000
3	Net Cash Surplus	60,000	124,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0, Others:0
Experience & Skill : 05 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