

# Proposed NU Business Name: **MODINA BAKERY**



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Sreenagar unit, Munshigonj  
Project verified by: Md. Samsul Arefin

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

Name	:	<b>SOHEL DEWAN</b>
Age	:	15-06--1987(30Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brothers 04 sisters
Address	:	Vill:Gyakhola, P.O: tol basail,P.S: Sirajdikhan, Dist: Munshigonj
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>DEATH,JOLEKHA BEGUM</b>
(iii) Father's name	:	<b>ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Imamgonj, Centre # 13 (Female), Member ID: 2384, Group No: 12 Member since: 10-05-1992(9 Years) First loan: BDT 3,000/- Existing loan:20,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Garments
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-430861
Family's Contact No.	:	01716-243761
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DEATH, JOLEKHA BEGUM** joined Grameen Bank since 9 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

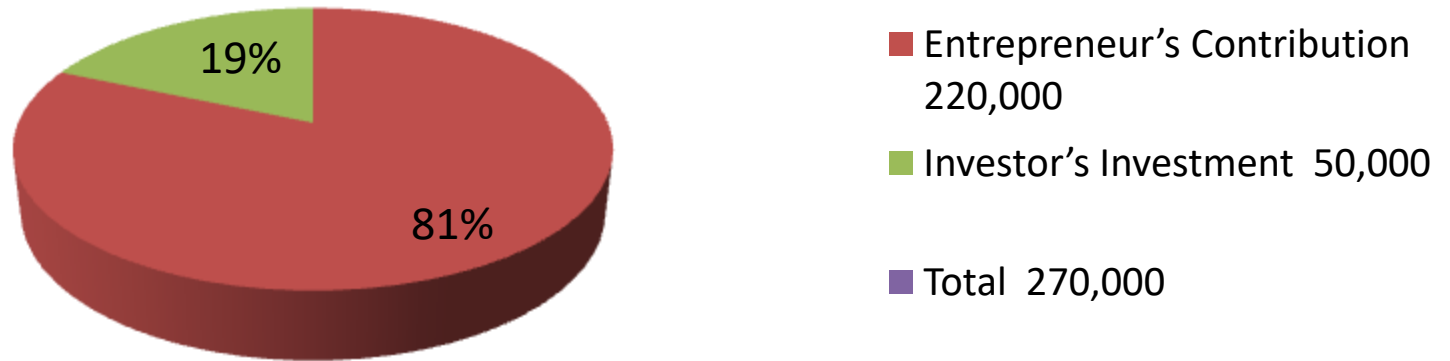
Business Name	:	<b>MODINA BAKERY</b>
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Security of the shop	:	BDT 600,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; bakery item etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
bakery item	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
bakery item	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		10,000	120,000
Electricity Bill		1000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		200	2,400
Gird		100	1,200
Generator		150	1,800
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>21,650</b>	<b>259,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,350</b>	<b>64,200</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Biscute	50	60	3000		500	60	10,000	33,000
becary	100	80	8000		500	80	40,000	48,000
soft drink	50	660	33000		0	0	0	33,000
chocolet	50	400	20000		0	0	0	20,000
nuduls	100	180	18000		0	0	0	18,000
haldix	50	560	28000		0	0	0	28,000
other	0	0	5000		0	0	0	5,000
freeze	3	35000	105000		0	0	0	105,000
<b>Total</b>			220000			0	50,000	<b>290,000</b>



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
bakery item	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Less. Variable Expense</b>					
bakery item	2,450	73,500	882,000	926,100	972,405
<b>Total variable Expense (B)</b>	<b>2,450</b>	<b>73,500</b>	<b>882,000</b>	<b>926,100</b>	<b>972,405</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Rent		10,000	120,000	120,000	120,000
Electricity Bill		1000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		100	1,200	1,200	1,200
Generator		150	1,800	1,890	1,985
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	21,000	21,000	21,000
<b>Total Fixed Cost</b>		<b>21,650</b>	<b>280,800</b>	<b>281,730</b>	<b>282,707</b>
<b>Net Profit (E) [C-D]</b>		<b>9,850</b>	<b>97,200</b>	<b>115,170</b>	<b>134,039</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)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>97,200</b>	<b>115,170</b>	<b>134,039</b>
1.3	Depreciation (Non cash item)	21000	21000	21000
1.4	Opening Balance of Cash Surplus		90,200	198,370
	<b>Total Cash Inflow</b>	<b>188,200</b>	<b>226,370</b>	<b>353,409</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>90,200</b>	<b>198,370</b>	<b>325,409</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 01 Self: 01 Family:0 Others:0  
Experience & Skill : 06Years  
Own Business :06  
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



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Nutrition Facts	
Per 100g	
Energy	1500 kJ
Protein	10.0g
Carbohydrate	30.0g
Fat	10.0g
Sodium	1.0g
Fiber	1.0g
Sugar	10.0g
Water	50.0g

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