## Proposed NU Business Name: AL AMIN CONFECTIONARY



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Project verified by: MD. Mizanur Rahman Patowary


Brief Bio of The Proposed Nobin Udyokta

| Name | $:$ | MOHAMMAD AL AMIN |
| :--- | :--- | :--- |
| Age | $:$ | 05-08-1991(25 Years) |
| Education, till to date | $:$ | Class X |
| Marital status | $:$ | Married |
| Children | $:$ | 1 Son |
| No. of siblings: | 3 Brothers \& 1 Sisters |  |
| Address | Vill: Kuyarchala, P.O: Cha bagan, P.S: Kaliakoir, Dist: Gazipur |  |
| Parent's and GB related Info | $:$ |  |
| (i) Who is GB member | $:$ Mother $\quad$ Father |  |
| (ii) Mother's name | MST. BEGUM |  |
| (iii) Father's name | MD. ABED ALI |  |
| (iv) GB member's info | $:$ Branch: Moddhapara, Kaliakoir, Centre \# 29(Female), |  |
|  | Member ID: 3031, Group No: 01 |  |
|  | Member since: 2001(15Years) |  |
| Further Information: | First loan: BDT 5,000 |  |
| (v) Who pays GB loan installment | $:$ Existing Loan: BDT 40000, Outstanding loan: 7440 |  |
| (vi) Mobile lady | Father |  |
| (vii) Grameen Education Loan | No |  |
| (viii) Any other loan like GB, | No |  |
| BRAC ASA etc.. | No |  |

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT,,,)

| Present <br> Occupation(Besides own <br> business, i.e., persuading <br> further studies, other <br> business etc.) | $:$ | Nil |
| :--- | :--- | :--- |
| Business Experiences and <br> Training Info | $:$ | 12 years experience in running business. 10 years in own <br> business. |
| Other Own/Family Sources <br> of Income | $:$ | - |
| Other Own/Family Sources <br> of Liabilities | $:$ | None |
| Entrepreneur Contact No. | $:$ | 01720638174 |
| Mother's Contact No. | $:$ | 01793755870 |
| NU Project <br> Source/Reference | $:$ | Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

| Business Name | $:$ | AL AMIN CONFECTIONARY |
| :--- | :--- | :--- |
| Location | $:$ | Barek Market, Mouchak, Kaliakoir |
| Total Investment in BDT | $:$ | BDT 200,000/- |
| Financing | $:$Self BDT 1,00,000/-(from existing business) 50\% <br> Required Investment BDT 1,00,000/-(as equity) 50\% |  |
| Present salary/drawings <br> from business (estimates) | $:$ | BDT 5,000/- |
| Proposed Salary | $:$ | BDT 5,000/- |
| Size of shop | $:$ | 17 ft x 25 ft= 425 square ft |
| Security of the shop | $:$ | BDT 100,000/- <br> Implementation business is planned to be scaled up by investment in existing <br> Imper like; Grocery item etc. <br> -Average 15\% gain on sale. <br> -The business is operating by entrepreneur. Existing no <br> employees. <br> -The shop is rented. <br> -Collects goods from Jamalpur, cha bagan. <br> -Agreed grace period is 3 months. |

## Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
| :--- | ---: | ---: | ---: |
| Revenue(Sales) |  |  |  |
| Grocaries items | 3500 | 105000 | 1260000 |
| Total Sales (A) | 3500 | 105000 | 1260000 |
| Less Variable Expense |  |  |  |
| Grocaries items | 2975 | 89250 | 1071000 |
| Total variable Expense (B) | 2,975 | 89250 | 1071000 |
| Contribution Margin (CM) [C=(A-B) | 525 | 15750 | 189000 |
| Less Variable Expense |  |  |  |
| Rent |  | 2,000 | 24000 |
| Electricity bill |  | 300 | 3600 |
| Transportation |  | 500 | 6000 |
| Salary (self) |  | 5000 | 60000 |
| Entertainment |  | 200 | 2400 |
| Guard |  | 100 | 1200 |
| Mobile bill |  | 300 | 3600 |
| Total fixed cost (D) |  | 8,400 | 100800 |
| Net Profit (E)= [C-D] |  | 7,350 | 88200 |


| Investment Breakdown |  |  |  |
| :--- | :--- | ---: | ---: |
| Particulars | Existing | Proposed | \#VALUE! |
| Soft drinks | 13,000 | 11,000 | 24000 |
| Juice, Biscuit | 19,000 | 8,500 | 27500 |
| Oil, toothpaste, shampoo, | 20,000 | 35,000 | 55000 |
| Others | 33,000 | 23,000 | 56000 |
| Freeze | 15,000 | 0 | 15000 |
| Rice | 0 | 22,500 | 22500 |
|  | 100,000 | 100,000 | 200000 |

## Source of Finance



■ Entrepreneur's Contribution 100,000

- Investor's Investment 100,000

■ Total 200,000

## Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
| :--- | ---: | ---: | ---: | ---: |
| Revenue(Sales) |  |  |  |  |
| Grocaries items | 6000 | 180000 | 2160000 | 2268000 |
| Total Sales (A) | 6000 | 180000 | 2160000 | 2268000 |
| Less Variable Expense |  |  |  |  |
| Grocaries items | 5100 | 153000 | 1836000 | 1927800 |
| Item | 5,100 | 153000 | 1836000 | 1927800 |
| Total variable Expense (B) | 900 | 27000 | 324000 | 340200 |
| Contribution Margin (CM) [C=(A-B) |  |  |  |  |
| Less Variable Expense |  | 2,000 | 24,000 | 24,000 |
| Rent |  | 500 | 6000 | 6400 |
| Electricity bill |  | 700 | 8400 | 8,600 |
| Transportation |  | 5000 | 60000 | 60000 |
| Salary (self) |  | 200 | 2400 | 2400 |
| Entertainment |  | 100 | 1200 | 1200 |
| Guard |  | 8,800 | 105600 | 5000 |
| Mobile bill |  | 18200 | 218400 | 233,800 |
| Total fixed cost (D) |  |  | 60,000 | 60,000 |
| Net Profit (E)= [C-D] |  |  |  |  |
| Investment Payback |  |  |  |  |

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

| SR\# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
| :---: | :--- | ---: | ---: |
| 1 | Cash Inflow |  |  |
| 1.1 | Investment Infusion by Investor | 100,000 |  |
| 1.2 | Net Profit | 218,400 | 233,800 |
| 1.3 | Depreciation (Non cash item) |  |  |
| 1.4 | Opening Balance of Cash Surplus |  | 158,400 |
|  | Total Cash Inflow | 318400 | 392200 |
| 2 | Cash Outflow |  |  |
| 2.1 | Purchase of Product | 100,000 |  |
| 2.2 | Payment of GB Loan |  |  |
|  | Investment Pay Back (Including <br> 2.3 | Ownership Tr. Fee) |  |
|  | Total Cash Outflow | 60000 |  |
| 3 | Net Cash Surplus | 160,000 | 60000 |
| 3 |  | 158,400 | 60000 |

## SWOT ANALYSIS

| TRENGTH | Lack of Capital/Investment |
| :--- | :--- |
| Employment: Self: 01 Family:0 Others:0 |  |
| Experience \& Skill : 04 Years |  |
| Quality goods \& services; |  |
| Skill and experience; |  |
| PPORTUNITIES | Theft |
| Huge demand in the community | Fire <br> Location of shop; <br> Regular customers; |

## Pictures








Fix














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$\left(\frac{12}{2}\right.$



FAMILY PICTURE


