Proposed NU Business Name: SABUJ COOLING CORNER & CONFECTIONARY



Project identification and prepared by: Ramendra Nath Haldar, Feni Sadar Unit, Feni

Project verified by: Sushanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD ALI KARIM		
Age	:	16-04-1986 (30 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	01 Son		
No. of siblings:	:	3 Brother, 2 Sister		
Address	:	Vill: West Selonia, P.O: Hazir Baazar P.S: Feni Sadar, Dist: Feni		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father SHARZAN BEGUM (NUR JAHAN) ABDUR ROB Branch: Kalidaha Feni, Centre # 46 (Female), Member ID: 4525/3, Group No: 06 Member since: 14-07-1998 (17 Years) First loan: BDT 5000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 1,00,000 Outstanding loan: 67,000 Father No No 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	:	06 years experience in running business. Own business 06 Years
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814717790
Mother's Contact No.	:	01817796613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Feni Sadar, ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHARZAN BEGUM (NUR JAHAN) joined Grameen Bank since 17years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SABUJ COOLING CORNER & CONFECTIONARY		
Location	:	Lalpol Baazar, Feni		
Total Investment in BDT	:	BDT 250,000/-		
Financing	•	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%		
Present salary/drawings from business (estimates)	•	BDT 5,000/-		
Proposed Salary		BDT 5,000/-		
Size of shop	:	15 ft x 10 ft =150 square ft		
Implementation	: The business is planned to be scaled up by investment in existing goods Soft drinks, Milk, Soap, etc The business is operating by entrepreneur. Existing employee. Ol will be appointed after getting equity money. The shop is rented Collects goods from Feni Agreed grace period is 3 months.			

Existin	g Business	(BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks, Milk, Soap, etc	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Soft drinks, Milk, Soap, etc	1800	54000	648000
Total variable Expense (B)	1,800	54000	648000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		400	4800
Guard		100	1200
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,600	103200
Net Profit (E)= [C-D]		9,400	112800

Investment Breakdown							
		Existing	Proposed				
Particulars	Qty	Unit Price	Amount	Qty	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Soft drinks	100	200	20,000	100	150	15,000	35,000
Biscuit	185	100	18,500	119	100	11,900	30,400
Soap	100	100	10,000	40	140	5,600	15,600
Cosmetics	130	300	39,000	0	0	0	39,000
Cake	50	100	5,000	0	0	0	5,000
Juice	100	100	10,000	0	0	0	10,000
Chips	75	150	11,250	0	0	0	11,250
Powder milk	0	0	20,000	0	0	0	20,000
Others	0	0	16,250	0	0	0	16,250
Fridge			0	1	35000	35,000	35,000
Copy machine			0	1	32500	32,500	32,500
Total		1050	150,000	261	0	100,000	250,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Hotpot, Filter, Detergent, Flux, Lotion, Cosmetics	4500	135000	1620000	1701000	
Total Sales (A)	4500	135000	1620000	1701000	
Less Variable Expense					
Soft drinks, Milk, Soap, etc	3375	101250	1215000	1275750	
Total variable Expense (B)	3,375	101250	1215a000	1275750	
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250	
Less Variable Expense					
Rent		1,500	18,000	18,000	
Electricity bill		700	8400	8,400	
Transportation		1,000	12000	31,000	
Salary (self)		5000	60000	60,000	
Salary(Staff)		6000	72000	72,000	
Entertainment		400	4800	4,800	
Guard		100	1200	1,200	
Generator		300	3600	3,600	
Mobile bill		400	4800	5,000	
Total fixed cost (D)		15,300	183600	202,800	
Net Profit (E)= [C-D]		18450	221400	222,450	
Investment Payback			60,000	60,000	

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	221,400	222,450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		161,400
	Total Cash Inflow	321400	383850
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	161,400	323850

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 06 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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলী করিম Name: MD. ALI KARIM

পিতা: আবদু রব

মাতা: শারজান বেগম

Date of Birth: 16 Apr 1986

ID NO: 3012943184478

এই কার্ডটি গণপ্রজাতত্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গোলে নিকটছ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: বাসা/হোভিং: আমির হোসেন সওদাগর বাড়ী, গ্রাম/রাভা: পশ্চিম ষ্টিলোনিয়া, পশ্চিম ছিলোনিয়া, ডাকঘর: হাজীর বাজার - ৩৯০০, ফেনী সদর, ফেনী



দানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১০/০৪/২০০৮

FAMILY PICTURE

