

Proposed NU Business Name: **MS MAZNU CONFECTIONARY & STATIONARY**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASIBUL ISLAM MONJU
Age	:	1-6-1992 (24 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Suruj , P.O: Gosai Joair, P.S: Tangail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	LATE MORIYOM BEGUM
(iii) Father's name	:	LATE ABU HANIF KHOSRU
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 53(Female), Member ID: 1723, Group No: 03 Member since: 2-9-1983 to 21-5-2009 (26Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 60000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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 and Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740853826
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

LATE ABU HANIF KHOSRU joined Grameen Bank since 26 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MAZNU CONFECTIONARY & STATIONARY
Location	:	Suruj Bazar Tangail
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 60,000/-(from existing business) 46% Required Investment BDT 70,000/-(as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 10ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪Collects goods from Tangail.▪The shop is own.▪Agreed grace period is 3 months.

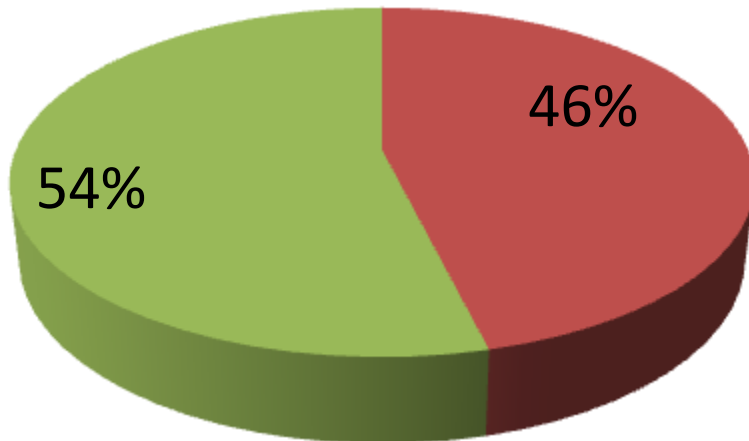
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery item	1600	48000	576000
Total Variable exp. (B)	1600	48000	576000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Electricity bill		600	7200
Transportation		640	7680
Salary (self)		5000	60000
Entertainment		300	3600
Guard		300	3600
Mobile		300	3600
total fixed cost (D)		7140	85680
Net profit (E) [C-D]		4860	58320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	4	550	2,200	0	0	0	2,200
Biscuite	50	100	5,000	40	100	4,000	9,000
Chips	54	100	5,400			0	5,400
Sweets	66	150	9,900	60	150	9,000	18,900
yogurt	50	150	7,500	40	150	6,000	13,500
Others	200	150	30,000	340	150	51,000	81,000
Total	424		60,000	480		70,000	130,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 70,000

■ Total 130,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	4000	120000	1440000	1512000	1587600
Total Sales (A)	4000	120000	1440000	1512000	1587600
less variable Expenses					
Grocery item	3200	96000	1152000	1209600	1270080
Total variable Expenses (B)	3200	96000	1152000	1209600	1270080
Contribution Margin (CM)= (A-B)	800	24000	288000	302400	317520
Less Fixed Expenses					
Electricity bill		600	7200	7200	7200
Transportation		896	10752	10752	10752
Salary (self)		5000	60000	60000	60000
Salary (staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		13496	161952	161952	161952
Net Profit (E) (C-D)		10504	126048	140448	155568
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	126,048	140,448	155568
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98,048	210496
	Total Cash Inflow	196048	238496	366064
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	98,048	210496	338064

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 07 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





শ্যাম দধি
শ্যাম দধি
শ্যাম দধি

PRAN

ORANGE & BLUE

শ্যাম দধি

শ্যাম দধি

শ্যাম দধি

শ্যাম দধি



ORANGE & RICE









পুলিশ আইডি কার্ড
 বাংলাদেশ পুলিশ (B.P.)
 Identification Card
 আইডি নম্বর : ১৯৮২৩১৬৬৭০০৩২১



মার্ক

নাম : _____
 পদব : _____
 ঠিকানা : _____
 জন্ম তারিখ : _____
 পিতার নাম : _____
 পিতার পেশা : _____
 ডায়েরী নং : _____

সাক্ষরিত


শ্রীং ঘারিন্দা ইউনিয়ন পরিষদ কার্যালয়
 গারু উপজেলা, তাগাইল।
ক্রেড লাইসেন্স

বৃত্ত নং : ০১
 ক্রেড লাইসেন্স নং : _____
 লাইসেন্স প্রদান করা হয়েছে : _____
 প্রাপ্তির তারিখ : _____
 প্রাপ্তির স্থান : _____
 প্রাপ্তির কারণ : _____
 প্রাপ্তির তারিখ : _____
 প্রাপ্তির স্থান : _____
 প্রাপ্তির কারণ : _____

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- প্রাপ্তির কারণ : _____

FAMILY PICTURE