

Proposed NU Business Name: **MA BABA CONFECTIONARY & VARAITY STORE**



Project identification and prepared by: Md Shah Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JUWEL HOSSEN
Age	:	01-01-1993 (23 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sister
Address	:	Vill: Choksudangari, P.O: Dupchachia, Thana: Dupchachia Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JULEKHA BEGUM
(iii) Father's name	:	MD.ABDUL KHALEK
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 54(Female), Member ID: 1914/2, Group No: 07 Member since: 18-06-2006 (06 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-573767
Mother's Contact No.	:	01735-221951
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JULEKHA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABA CONFECTIONARY & VARAITY STORA
Location	:	Thana Road, Dupchachia, Bogra
Total Investment in BDT	:	BDT 232,000/-
Financing	:	Self BDT 132,000/-(from existing business) 62% Required Investment BDT 80,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cold drink, Cosmetic item, Bakery item etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Naldubi,Bogra▪Agreed grace period is 3 months.

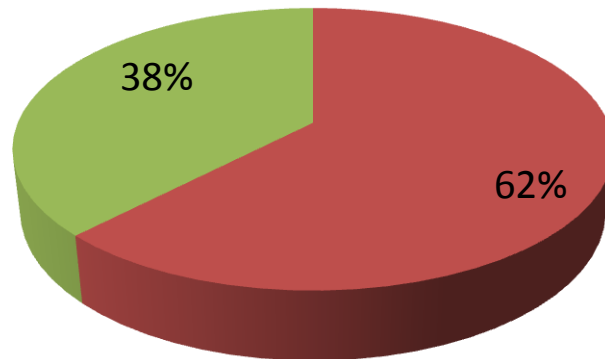
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (05*50)	450	13500	162000
Total Sales (A)	450	13500	162000
Less Variable Expense		0	0
Cow feed	135	4050	48600
Total variable Expense (B)	135	4050	48600
Contribution Margin (CM) [C=(A-B)]	315	9450	113400
Less Variable Expense			0
Electricity bill		100	1200
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		3,350	40200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bakery	100	300	30000	60	300	18000	48000
Noduls	11	1,000	11000	0	0	0	11000
Semai	300	50	15000	100	50	5000	20000
Mobile Load	1	5,000	5000	1	19000	19000	24000
Cusmetic Item	300	100	30000	100	200	20000	50000
Cold Drink	300	90	27000	200	90	18000	45000
Others	1	4,000	4000	0	0	0	4000
Security	1	10,000	10000	0	0	0	10000
Total	411	0	132,000	461	0	80,000	212000

Source of Finance



- Entrepreneur's Contribution
132,000
- Investor's Investment 80,000
- Total 212,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (20 litre*50)	1000	30000	360000	378000	389340
Total Sales (A)	1000	30000	360000	378000	389340
Less Variable Expense		0	0	0	0
Feed & Medicine	300	9000	108000	113400	116802
Total variable Expense (B)	300	9000	108000	113400	116802
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	272538
Less Variable Expense			0	0	0
Electricity bill		200	2400	2520	2595.6
Transportation		700	8400	8820	9084.6
Salary (self)		5000	60000	63000	64890
Salary(Staff)		3000	36000	37800	38934
Entertainment		200	2400	2520	2595.6
Mobile bill		400	4800	5040	5191.2
Total fixed cost (D)		9,500	114000	119700	123291
Net Profit (E)= [C-D]		11,500	138000	144900	149247
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	138,000	144,900	149,247
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	218,900
	Total Cash Inflow	218,000	250,900	368,147
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	106,000	218,900	336,147

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 01 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



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बात!
प्र बाजत!!

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JUMBO
Gum

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Fast Bite

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মা-বাবা কনফেকশনারী

থানা রোড, দুপচাচিয়া, বগুড়া

একই চেষ্টায়

গ্রামীণফোন

১৯ ৫০ মিনিট ১৯MB ফ্রি ডাটা

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FAMILY PICTURE

