

MAYER DOA ICE CREAM FACTORY



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJIB SHEIKH
Age	:	02-02-1982 (32 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Satutia P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. ALEYA BEGUM
(iii) Father's name	:	Mr. MD SOFOR UDDIN SHEIKH
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 94 (Female), Member ID: 9591, Group No:02 Member since: 10-02-1993 (21 Years) First loan: 3,000 taka.
Further Information:		Existing loan: 80,000 Taka Outstanding loan: 80,000 Taka
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (hen rearing & house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-628815
Brother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aleya Begum is a member of Grameen Bank since 21 years. At first she took 3,000 taka loan from Grameen Bank. Aleya Begum gradually took loan from GB. Utilize loan in hen rearing. Utilization of last withdrawn loan she made four shops. She also Install proper sanitation system and made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA ICE CREAM FACTORY
Location	:	Kalihati thana sadar, Tangail
Total Investment in BDT	:	5,50,000 taka
Financing	:	Self BDT 3,00,000 (from existing business) 55% Required Investment BDT 2,50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Running a ice cream factory with an experience of 4 years.▪The factory is running 10 months in a year.▪Monthly selling amount of Ice-Cream is BDT 1,00,000 on an average.▪Everyday Eight hawker are supply ice-cream by van.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund a new machine & 5 van will be purchase by consecutively BDT 1,40,000 & 60,000 .▪A Ice house will be made.▪Raw material of Ice-Cream is Fresh Milk, Sugar. Color etc.▪Agreed grace period is 4 months.

Existing Business

BDT (TK)

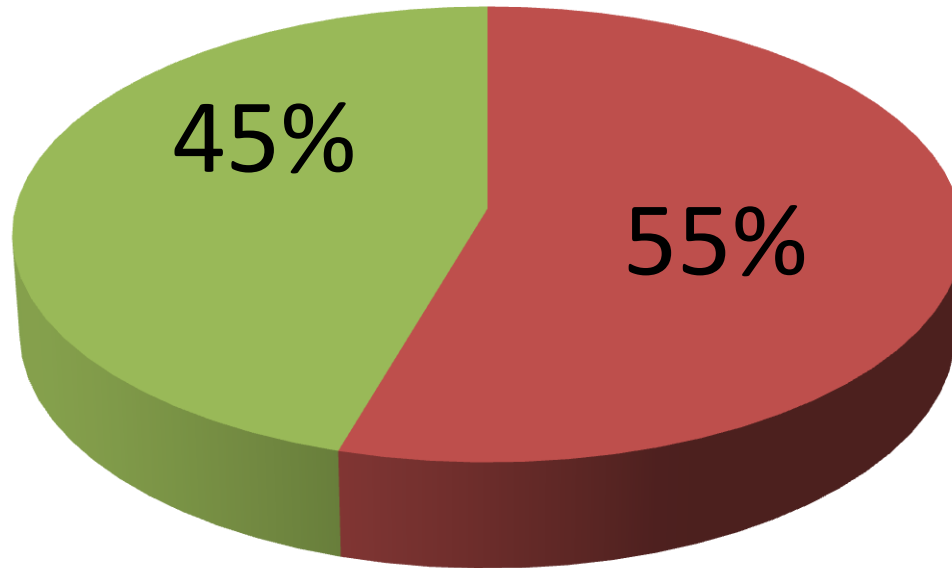
Particular	Monthly	Yearly
Revenue (sales)		
Ice-Cream	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Milk, Sugar, Color, Ice-Cream stick (Kathi)	25,000	300,000
Total variable Expense (B)	25,000	300,000
Contribution Margin (CM) [C=(A-B)]	75,000	900,000
Less. Fixed Expense		
Electricity Bill	20,000	240,000
Labor	23,000	276,000
Fuel	2,500	30,000
Transportation	1,000	12,000
Entertainment	1,200	14,400
Car Repairing	7,500	90,000
Mobile Bill	500	6,000
Salary (self)	8,000	96,000
Total fixed Cost (D)	63,700	764,400
Net Profit (E) [C-D]	11,300	135,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Machine	1,40,000	1,40,000	2,80,000
Fridge	60,000	-	60,000
Van	55,000	60,000	1,15,000
Ice-Cream Dice & Others	10,000	10,000	20,000
House	10,000	15,000	25,000
Working Capital	25,000	25,000	50,000
Total	3,00,000	2,50,000	5,50,000

Source of Finance

- Entrepreneur's Contribution 300,000
- Investor's Investment 250,000
- Total 550,000



Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Ice-Cream	160,000	1,920,000	2,020,000	2,120,000
Total Sales (A)	160,000	1,920,000	2,020,000	2,120,000
Less. Variable Expense				
Milk, color & Wood	40,000	480,000	505,000	530,000
Total variable Expense (B)	40,000	480,000	505,000	530,000
Contribution Margin (CM) [C=(A-B)]	120,000	1,440,000	1,515,000	1,590,000
Less. Fixed Expense				
Electricity Bill	30,000	360,000	380,000	400,000
Salary (staff)	36,000	432,000	459,600	487,200
Fuel	4,000	48,000	48,000	48,000
Transportation	1,500	18,000	19,200	20,400
Entertainment	2,000	24,000	24,000	24,000
Car Repairing	10,000	120,000	123,000	126,000
Salary (self)	9,000	108,000	120,000	132,000
Mobile bill & SMS Monitoring	750	9,000	9,000	9,000
Non Cash Item				
Depreciation	7,958	95,496	95,496	95,496
Total Fixed Cost	101,208	1,214,496	1,278,296	1,342,096
Net Profit (E) [C-D]	18,792	225,504	236,704	247,904
Investment Payback		100,000	100,000	100,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	225,504	236,704	247,904
1.3	Depreciation (Non cash item)	95,496	95,496	95,496
1.4	Opening Balance of Cash Surplus		221,000	453,200
	Total Cash Inflow	571,000	553,200	796,600
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	221,000	453,200	696,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Winter season

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures













