

## Proposed NU Business Name: **MAA CONFECTIONERY**



Project identification and prepared by: Md Shahidul Islam,  
Elasin Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD RAJIB HOSEN</b>
Age	:	01-11-1994 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Kalia, P.O: Nagorpur, P.S: Nagorpur, 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	:	<b>SAMSUNNAHAR</b>
(iii) Father's name	:	<b>MD ABDUR RAZZAK MIA</b>
(iv) GB member's info	:	Branch: Sohbotpur Nagorpur, Centre # 27(Female), Member ID: 3818/1, Group No: 06 Member since: 10-09-2012 (03 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: 16,150/-, Outstanding loan: BDT 7,528/-
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01628-222384
Mother's Contact No.	:	01742-263603
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

SAMSUNNAHAR joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA CONFECTIONERY</b>
Location	:	Nagorpur Sadar, Tangail
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 57% Required Investment BDT 1,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT 3,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soap, Cosmetics, Biscuit, Chanachur, Khata, Pen etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

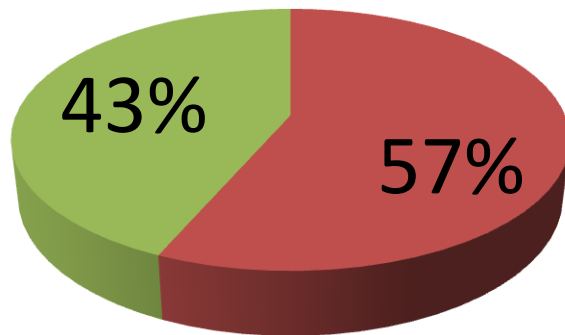
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics & Confectionery	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Cosmetics & Confectionery	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Entertainment		150	1,800
Transportation		500	6,000
Guard		150	1,800
Generator Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,050</b>	<b>85,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Paper (18 x 300)	5,400	0	5,400
Khata (192 x 30 )	5,760	0	5,760
Oil (60 x 178)	10,680	0	10,680
Cosmetics	40,000	40,000	80,000
Soft Drinks	5,000	30,000	35,000
Biscuit, Noodles Soap, Washing Powder	25,000	15,000	40,000
Fairness Cream, Lotion etc	38,160	15,000	53,160
<b>Total</b>	<b>130,000</b>	<b>100,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetics & Confectionery	4,750	142,500	1,710,000	1,795,500
<b>Total Sales (A)</b>	<b>4,750</b>	<b>142,500</b>	<b>1,710,000</b>	<b>1,795,500</b>
<b>Less. Variable Expense</b>				
Cosmetics & Confectionery	4,038	121,125	1,453,500	1,526,175
<b>Total variable Expense (B)</b>	<b>4,038</b>	<b>121,125</b>	<b>1,453,500</b>	<b>1,526,175</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>713</b>	<b>21,375</b>	<b>256,500</b>	<b>269,325</b>
<b>Less. Fixed Expense</b>				
Rent		3,000	36,000	36,000
Electricity Bill		500	6,000	7,000
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Entertainment		150	1,800	2,000
Transportation		700	8,400	10,500
Guard		150	1,800	2,000
Generator Bill		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>10,000</b>	<b>120,000</b>	<b>124,500</b>
<b>Net Profit (E) [C-D]</b>		<b>11,375</b>	<b>136,500</b>	<b>144,825</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	136,500	144,825
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,500
	<b>Total Cash Inflow</b>	<b>236,500</b>	<b>221,325</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,500</b>	<b>161,325</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

