

# MA CONFECTIONERY



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Project verified by: Md Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD ABUL BASHAR</b>
Age	:	02-05-1986 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka
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>MOST. RUCHIYA KHATUN</b>
(iii) Father's name	:	<b>LATE. RAFIQUL ISLAM</b>
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 64 (Female), Member ID: 5063/1, Group No: 03 Member since: 20-12-2004 (10 Years) First loan: 8,000 taka.
Further Information:		Existing Loan: BDT 1,50,000 Outstanding loan: BDT 1,14,800
(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	:	Sixteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture and Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-766664, 01686-601716
Mother Contact No.	:	01927-645631
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

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

Most. Ruchiya Khatun is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. Most. Ruchiya Khatun gradually took loan from GB. Utilize loan in cow rearing and Agriculture. She made a tin shed house with three room.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA CONFECTIONERY</b>
Location	:	Dobadia bazar, Uttarkhan, Dhaka-1230
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.</li><li>▪Provide Flexi-Load service.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi, Dokshinkhan.</li><li>▪Agreed grace period is 4 months.</li></ul>

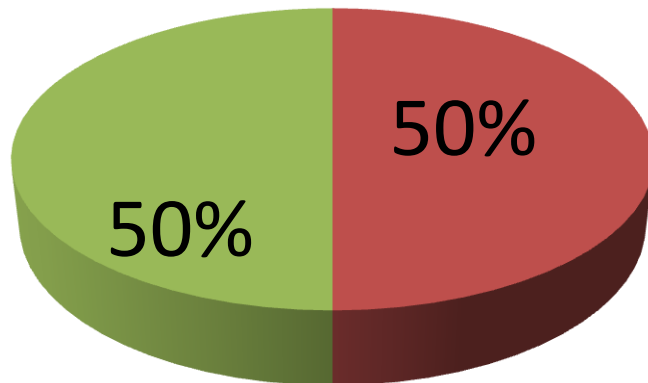
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,500	75,000	900,000
Flexi-Load (4000/1000) x 27	108	3,240	38,880
<b>Total Sales (A)</b>	<b>2,608</b>	<b>78,240</b>	<b>938,880</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>483</b>	<b>14,490</b>	<b>173,880</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		600	7,200
Generator bill		150	1,800
Mobile Bill		100	1,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		100	1,200
Guard		200	2,400
<b>Total fixed Cost (D)</b>		<b>8,150</b>	<b>97,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,340</b>	<b>76,080</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	73,000	1,00,000	1,73,000
Flexi-Load	5,000	-	5,000
Fridge	12,000	-	12,000
Security	10,000	-	10,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Flexi-Load (4000/1000) x 27	108	3,240	38,880	40,824	42,865
<b>Total Sales (A)</b>	<b>4,608</b>	<b>138,240</b>	<b>1,658,880</b>	<b>1,741,824</b>	<b>1,828,915</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,825	114,750	1,377,000	1,445,850	1,518,143
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>	<b>1,445,850</b>	<b>1,518,143</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>783</b>	<b>23,490</b>	<b>281,880</b>	<b>295,974</b>	<b>310,773</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	8,000	9,000
Generator bill		150	1,800	1,500	1,800
Mobile bill & SMS Monitoring		250	3,000	3,500	4,000
Transportation		1,500	18,000	18,000	18,000
Salary (self)		6,000	72,000	72,000	72,000
Entertainment		200	2,400	3,000	3,500
Guard		200	2,400	2,500	3,000
<b>Non Cash Item</b>					
Depreciation		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>121,200</b>	<b>122,900</b>	<b>125,700</b>
<b>Net Profit (E) [C-D]</b>		<b>13,390</b>	<b>160,680</b>	<b>173,074</b>	<b>185,073</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	160,680	173,074	185,073
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		123,080	258,554
	<b>Total Cash Inflow</b>	<b>263,080</b>	<b>298,554</b>	<b>446,027</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)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,080</b>	<b>258,554</b>	<b>406,027</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 16 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  
Local competitors;

Pictures



Maggi

SUN

TARZAN JANE

মিনি কেট চাউন

চৈনিক রাই

Banglalink



নতুন প্রিন্টে নতুন  
আধা প./সেকেন্ড হ্যান্ডের এ  
আরও অনেক সেরা ডেলিভারি এ প./সেকেন্ড  
সাথে থাকতে চি Facebook ও Whatsapp



সব এখানেই

- বিচার করা যায়
- ক্যাচ কার্ড পাওয়া যায়
- সিম পাওয়া যায়



লিকম

সিং ও সকলপ্রকা



banglalink



এখানে  
ফ্লেক্সিবল  
করা হয়





**সব এখানেই**

- রিচার্জ করা যায়
- ক্যাচ কার্ড পাওয়া যায়
- সিম পাওয়া যায়

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চালু চালসুত

এসি-সেফ

**এখানে ফ্লেক্সিলোড**







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কার্ড  
অফিস











১৬ বা ১৬৬ রিচার্জ  
আনলিমিটেড টকটাইম,  
ইন্টারনেট এক্স এসএমএস  
সেবাস  
রবি

১ পয়সা/সেকেন্ড থেকেই শুরু  
সুদান ঝিল কাপড় পরিবেশ

২৬ টাকা মাত্র  
সিঙ্গেল এক লস্ট ফরগটেন  
পয়সা

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পয়সা

কাজী  
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# FAMILY PICTURE

