

Proposed NU Business Name: **ITTEHAD FOODS**



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Feni Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HEDAYET ULLAH CHOWDHURY
Age	:	01-02-1985 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	08 Brothers, 03 Sisters.
Address	:	Vill: Mohadia P.O: FeniP.S: Feni Sadar , Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Father's name	:	LATE. AZIZUL HAQUE CHOWDHURY
(iv) GB member's info	:	Branch: Kalidoho Feni, Centre # 20(Female), Member ID: 3538/1, Group No: 05 Member since: 17-05-2003 to 8-6-2010 (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: 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	:	5 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-939323
Family's Contact No.	:	01815-065365
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ITTEHAD FOODS
Location	:	Andarkota, Galimpur, Nobabganj, Dhaka
Total Investment in BDT	:	BDT 7,00,000/-
Financing	:	Self BDT 6,00,000/- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	48 ft x 20 ft= 960 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bakery item etc▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 15 employee.▪Five more employee will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bakery Item	450,000	5,400,000
Total Sales (A)	450,000	5,400,000
Less. Variable Expense		
Bakery Item	315,000	3,780,000
Total variable Expense (B)	315,000	3,780,000
Contribution Margin (CM) [C=(A-B)]	135,000	1,620,000
Less. Fixed Expense		
Rent	15,000	180,000
Electricity Bill	5,000	60,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	5,000	60,000
Entertainment	500	6,000
Salary (staff)	90,000	1,080,000
Total fixed Cost (D)	120,800	1,449,600
Net Profit (E) [C-D]	14,200	170,400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuit	1000	100	100,000	0	0	0	100,000
Bread	1002	100	100,200	0	0	0	100,200
Mixer Machine	2	75000	150,000	1	75000	75,000	225,000
Kathal	1	70000	70,000	0	0	0	70,000
Sugar tools	1	30000	30,000	0	0	0	30,000
Oven	1	10000	10,000	0	0	0	10,000
Flour	20	1350	27,000	18	1389	25,000	52,000
Sugar	4	3200	12,800	0	0	0	12,800
Security	1	100000	100,000	0	0	0	100,000
Total	2032		600,000	19		100,000	700,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Cloths & Tailoring	545,000	6,540,000	6,867,000
Total Sales (A)	545,000	6,540,000	6,867,000
Less. Variable Expense			
Cloths & Tailoring	381,500	4,578,000	4,806,900
Total variable Expense (B)	381,500	4,578,000	4,806,900
Contribution Margin (CM) [C=(A-B)]	163,500	1,962,000	2,060,100
Less. Fixed Expense			
Rent	15,000	180,000	180,000
Electricity Bill	5,000	60,000	61,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	6,000	72,000	75,000
Entertainment	500	6,000	7,000
Salary (staff)	110,000	1,320,000	1,320,000
Total Fixed Cost	141,900	1,702,800	1,708,500
Net Profit (E) [C-D]	21,600	259,200	351,600
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	259,200	351,600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		199,200
	Total Cash Inflow	359,200	550,800
2	Cash Outflow		
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
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	199,200	490,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:14
Experience & Skill : 05 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

ইত্তেহাদ ফুডস
কমিউনিটি স্টোর, ব্রাহ্মণসোরা, মেদিনীপুর

















FAMILY PICTURE

