

Proposed NU Business Name: MODERN CONFECTIONERY



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE PINTU DAS
Age	:	02-01-1995 (22 Years)
Education, till to date	:	Class 10
Marital status	:	Single
Children	:	-
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill: Pothail, P.O: Rajabari, P.S: Keranigonj, 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	:	SREE MALOTI RANI
(iii) Father's name	:	LATE. DINESH CHANDRA DAS
(iv) GB member's info	:	Branch: Basta, Centre # 47 (Female), Member ID: 3717/1, Group No: 04 Member since: 02-10-2010 (06 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 20000, Outstanding loan: 19000-
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-190783
Mother's Contact No.	:	01936-239796
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MALOTI RANI joined Grameen Bank since 06 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	:	MODERN CONFECTIONERY
Location	:	Pothail, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 2,15,000/-
Financing	:	Self BDT 165,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a confectionery business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Moulovibazaar.▪The shop is rented.▪Agreed grace period is 3 months.

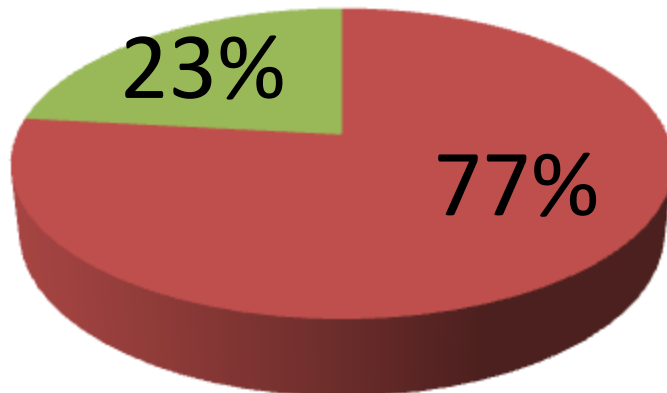
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Confectionery item	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	4,500	54,000
Entertainment	200	2,400
Total fixed Cost (D)	10,200	122,400
Net Profit (E) [C-D]	7,800	93,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	100	750	75,000	50	750	37,500	112,500
Mum Water	50	300	15,000	40	300	12,000	27,000
Biscuit	50	300	15,000	0	0	0	15,000
Others	1	10000	10,000	1	500	500	10,500
Security	1	50000	50,000	0	0	0	50,000
Total	202		165,000	91		50,000	215,000

Source of Finance



- Entrepreneur's Contribution 165,000
- Investor's Investment 50,000
- Total 215,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Confectionery item	116,000	1,392,000	1,461,600	1,534,680
Total Sales (A)	116,000	1,392,000	1,461,600	1,534,680
Less. Variable Expense				
Confectionery item	92,800	1,113,600	1,169,280	1,227,744
Total variable Expense (B)	92,800	1,113,600	1,169,280	1,227,744
Contribution Margin (CM) [C=(A-B)]	23,200	278,400	292,320	306,936
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	4,500	54,000	54,000	54,000
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	10,300	123,600	125,500	127,000
Net Profit (E) [C-D]	12,900	154,800	166,820	179,936
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	154,800	166,820	179,936
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,800	281,620
	Total Cash Inflow	204,800	301,620	461,556
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	134,800	281,620	441,556

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

