

**Proposed NU Business Name: NOBI CONFECTIONARY & STATIONARY**



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Sonagazi.

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

Name	:	<b>NURNOBI</b>
Age	:	01-05-1983 (34Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	4 Daughter
No. of siblings:	:	01 Brothers, 7 Sisters
Address	:	Vill: Pokhiya P.O: Boktarmunshi P.S: Sonagazi 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	:	<b>BIBI CHOKHINA</b>
(iii) Father's name	:	<b>LET. SIDDIKUR RAHMAN</b>
(iv) GB member's info	:	Branch : Mongolkandi,Sonagazi Centre 24 (Female), Member ID: 1863, Group No: 06 Member since: 13-02-2006-04/04/2012(06 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830950944
Family's Contact No.	:	01926181601
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI CHOKHINA** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

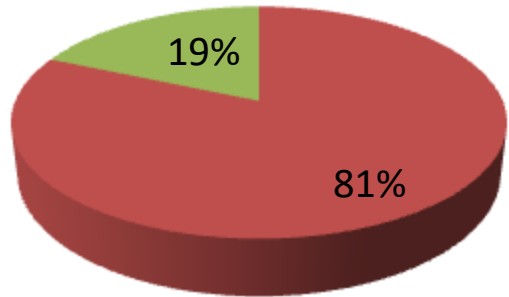
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NOBI CONFECTIONARY &amp; STATIONARY</b>
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like – Drinks, Juice, Chanachur, Minarel Water, Dodhi roshmalai, Chieps, Icecream, e.t.c</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	3000	90000	1080000
		0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9200	110400
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			20000	20	700	14,000	34,000
Juice			20000	20	800	16,000	36,000
Chanachur			5000			20,000	25,000
Water			10000				10,000
Dodhi roshmalai			15000				15,000
Chieps			10000				10,000
<b>Icecream</b>			5000				5,000
<b>others</b>			15000				15,000
<b>Security</b>			120000				120,000
							0
	128	0	220,000	40	1500	50,000	270000

### Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	3600	108000	1296000	1360800	1428840
<b>Total Sales(A)</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Less Variable Expense (B)</b>					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	<b>3060</b>	<b>91800</b>	<b>1101600</b>	1156680	<b>1214514</b>
<b>Total Variable Expense</b>	<b>3060</b>	<b>91800</b>	<b>1101600</b>	<b>1156680</b>	<b>1214514</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	216000	2592000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>9200</b>	<b>110400</b>	<b>304800</b>	<b>2680800</b>
<b>Net Profit (E)= [C-D]</b>		<b>7000</b>	<b>84000</b>	<b>88200</b>	<b>92610</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	<b>Total Cash Inflow</b>	<b>134,000</b>	<b>152,200</b>	<b>224,810</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,000</b>	<b>132,200</b>	<b>204,810</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 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

