Proposed NU Business Name: **DEB CONFECTIONERY**



Project identification and prepared by: Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Samajik Byabosha Ltd.

Brief Bi	Brief Bio of The Proposed Nobin Udyokta				
Name	:	BIKASH CHANDRA GHOSH			
Age	:	05-03-1989 (26 Years)			
Education, till to date	:	Class Eight			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	3 Brothers and 1 Sister			
Address	:	Vill: Nishchintopur, P.O: Kalihati, P.S: Kalihati, Dist: Tangail			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father SONDHA RANEE GHOSH LAKSHAN CHANDRA GHOSH Branch: Khilda Kalihati, Centre # 83 (Female), Member ID: 7523, Group No: 08 Member since: 21-03-1997 (18 Years) First Ioan: BDT 5,000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Existing loan: BDT 30,000 Outstanding loan: BDT 16,800 Mother No No 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		Six years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Curd business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-150837
Brother Contact No.	:	01734-929264
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

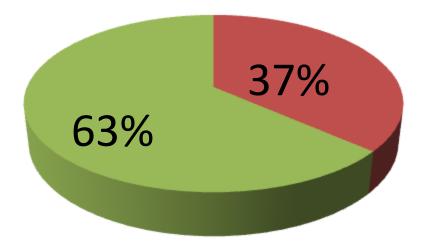
Sondha Ranee Ghosh joined Grameen Bank since 18 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in curd business.

Proj	po	sed Nobin Udyokta Business Info
Business Name	:	DEB CONFECTIONERY
Location	:	Uttarpara, Elenga, Kalihati, Tangail.
Total Investment in BDT	:	BDT 1,26,000
Financing	:	Self BDT 46,000(from existing business) 37% Required Investment BDT 80,000(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc. Average 30% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Elenga, Tangail. Agreed grace period is 4 months.

Existing Busin	ess (BDT	.)	
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel			
leaf etc	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel			
leaf etc	1,260	37,800	453,600
Total variable Expense (B)	1,260	37,800	453,600
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		1,500	18,000
Generator bill		150	1,800
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		10,150	121,800
Net Profit (E) [C-D)		6,050	72,600

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	31,000	48,000	79,000	
Fridge	15,000	32,000	47,000	
Total	46,000	80,000	1,26,000	

Source of Finance



Entrepreneur's Contribution 46,000
Investor's Investment 80,000
Total 126,000

Financia	al Projecti	on (BDT)		
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel				
leaf etc	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel				
leaf etc	2,100	63,000	756,000	793,800
Total variable Expense (B)	2,100	63,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity bill		300	3,600	4,000
Generator bill		150	1,800	2,000
Mobile bill & SMS Monitoring		400	4,800	5,500
Transportation		1,200	14,400	16,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		783	9,400	9,400
Total Fixed Cost		13,033	156,400	160,400
Net Profit (E) [C-D)		13,967	167,600	179,800
Investment Payback			48,000	48,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	167,600	179,800
1.3	Depreciation (Non cash item)	9,400	9,400
1.4	Opening Balance of Cash Surplus		129,000
	Total Cash Inflow	257,000	318,200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	129,000	270,200



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:02 Experience & Skill : 13 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures



























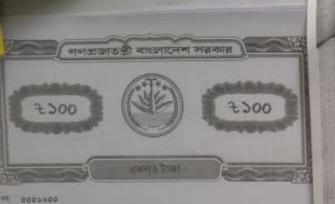


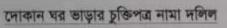












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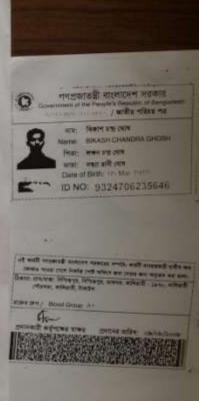
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FAMILY PICTURE

