

*Proposed NU Business Name : **Mamun Confectionary***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Jamshed Ali Sarkar, Asst. Officer, Saghata Unit, Gaibandha.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

|                                  |  |
|----------------------------------|--|
| Name and address                 | : <b><i>Md. Mamunur Rasid</i></b><br>Vill: Shimultayeer, Union: 10 no. Bonarpara, Post: Bonarpara, Upazila: Saghata, District: Gaibandha.  |
| Age                              | : 25 years   |
| Marital status                   | : Unmarried  |
| Children                         | : N/A  |
| No. of siblings:                 | : 02 (Two) Brothers and 02 (Two) Sisters   |
| Parent's and GB related Info:    |  |
| (i) Who is GB member             | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name               | : Mst. Shapla Begum  |
| (iii) Father's name              | : Md. Solim Uddin  |
| (iv) GB member's info            | : <i>Branch: Bonarpara, Saghata, Centre # 49/mo,</i><br><i>Loan no.: 7436, Member since June 13, 2007</i><br>First loan: Tk. 5,000<br>Existing loan: Tk. 19,000, Outstanding loan: Tk. 2,960 |
| Further Information:             |  |
| (v) Who pays GB loan installment | : Entrepreneur's Father  |
| (vi) Mobile lady                 | : No   |
| (vii) Grameen Education Loan     | : Nil  |
| (viii) Any other loan            | : Nil  |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

|   |   |   |
|---|---|---|
| Education, till to date   | : | H.S.C-Appeared  |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)  | : | Nil   |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 05 (Five) years experience in running his own business. He started the business with BDT 70,000 (Seventy Thousand).<br><br>: He has 02 (Two) Years working experience as an assistant in Mizan Confectionary of Bonarpara, Gaibandha. |
| Other Own/Family Sources of Income  | : | His father's income from wood business and his brother's income from job (employee of BGB). He has built own residence and arrange marriage of his younger sister from the benefit of existing business.                              |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU's Contact No.  | : | 01738690663   |
| NU's National ID No.  | : | 19903218819000047   |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

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

- Mst. Shapla Begum is a GB member since June 13, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes and assisting her husband in wood business.
- Finally GB loan helped her to improve economic condition and livelihood.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Mamun Confectionary</i></b>  |
| Address/ Location   | : | Bonar Para, Saghata bazar, Gaibandha.  |
| Total Investment in BDT                                   | : | Tk. 326,000  |
| Financing   | : | Self Tk. 226,000 (from existing business)<br>Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 7,000 (Seven thousand)   |
| Proposed Salary   | : | BDT 8,000 (Eight thousand)   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On an average- Products 20%, bKash & Mobile Recharge 100%                                |
| (ii) Estimated % of proposed gross profit margin          | : | On an average- Products 20%, bKash & Mobile Recharge 100%                                |
| (iii) In future risk mgt. plan (from fire, disaster etc.) |   |  |

## **INFO ON EXISTING BUSINESS OPERATIONS**

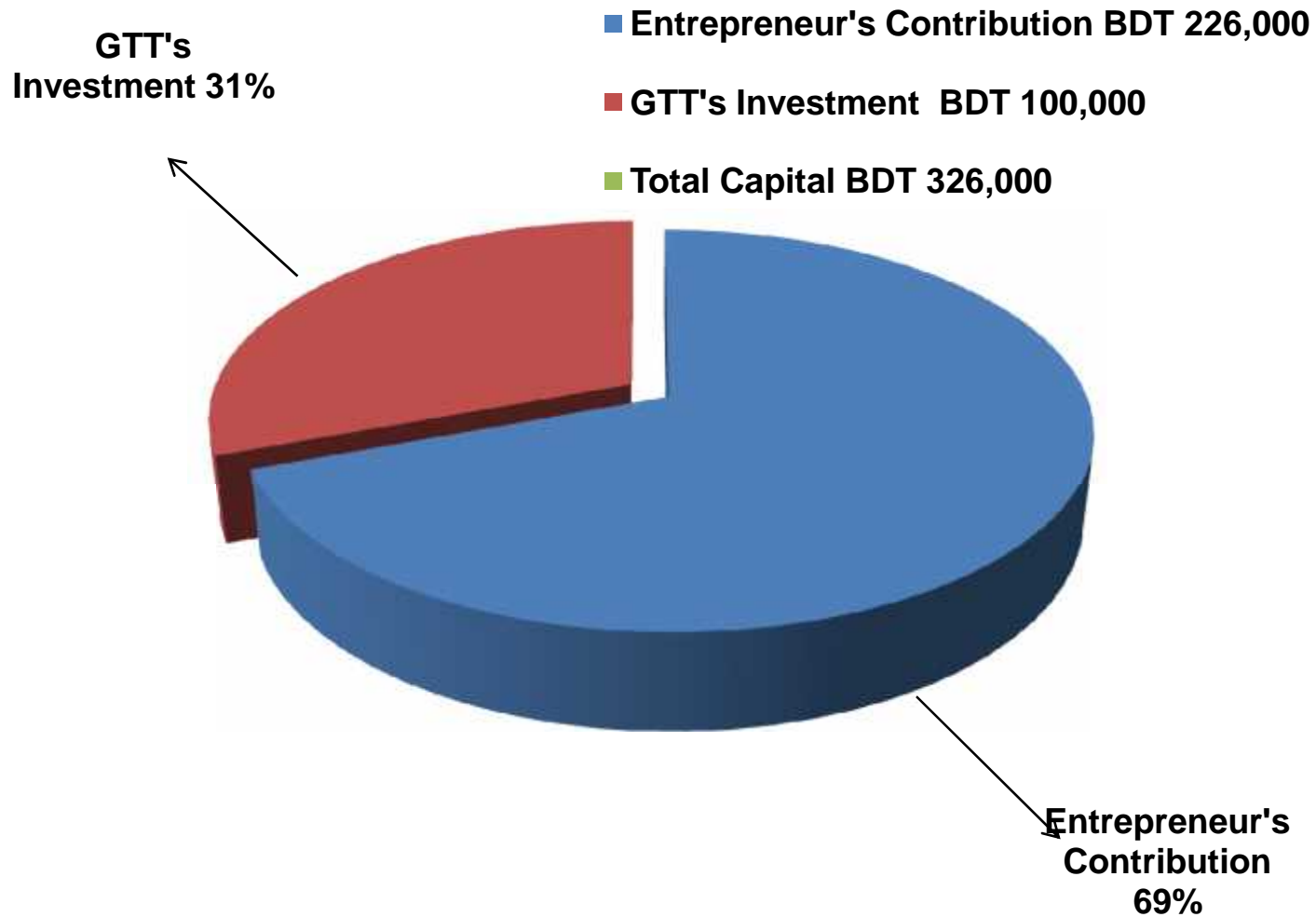
| Particulars  | EB (BDT)     |               |                |
|--|--------------|---------------|----------------|
|  | Daily        | Monthly       | Yearly         |
| Sales income from products                             | 1,300        | 36,400        | 436,800        |
| Commission from Mobile Recharge                        | 135          | 3,780         | 45,360         |
| Commission from bKash                                  | 200          | 5,600         | 67,200         |
| <b>Total Income from Sales &amp; Services (A)</b>      | <b>1,635</b> | <b>45,780</b> | <b>549,360</b> |
| Less: Cost of sales of products (Product Purchase) (B) | 1,040        | 29,120        | 349,440        |
| <b>Gross Profit (C) [C=(A-B)]</b>                      | <b>595</b>   | <b>16,660</b> | <b>199,920</b> |
| <b>Less: Operating Cost:</b>                           |              |               |                |
| Electricity bill                                       |              | 1,500         | 18,000         |
| Generator bill   |              | 450           | 5,400          |
| Night Guard bill                                       |              | 100           | 1,200          |
| Shop Self  |              | -             | -              |
| Mobile bill  |              | 300           | 3,600          |
| Conveyance bill  |              | 500           | 6,000          |
| Provision of bed debt                                  |              | 16            | 197            |
| Present Salary (Family & Self)                         |              | 7,000         | 84,000         |
| Present Salary (Assistant-01-Father)                   |              | 2,000         | 24,000         |
| Other Cost (stationary & Entertainment etc.)           |              | 1,000         | 12,000         |
| <b>Non Cash Item:</b>                                  |              |               |                |
| Depreciation Expenses                                  |              | 477           | 5,725          |
| <b>Total Operating Cost (D)</b>                        |              | <b>13,344</b> | <b>160,122</b> |
| <b>Net Profit (C-D):</b>                               |              | <b>3,316</b>  | <b>39,798</b>  |



## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars</b>  |  | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|---|--|--------------------------------|-----------------------|--------------------|
| <b>Existing</b>   | <b>Proposed</b>  |                                |                       |                    |
| Investment in products (confectionary item, bakery item, soft drinks etc.)    | Investment in products (Bakery item and mobile accessories etc.) | 46,260                         | 50,000                | 96,260             |
| Investment in Mobile Recharge (GP, blink, easy load etc.)                     |  | 15,000                         | -                     | 15,000             |
| Investment in bKash   |  | 100,000                        | 20,000                | 120,000            |
| Investment in machine & equipment (Refrigerator, fan, light, mobile set etc.) | Deep Refrigerator-01   | 28,100                         | 30,000                | 58,100             |
| Cash in hand  |  | 1,820                          | -                     | 1,820              |
| Debtors (Since March, 2016 to at Present)                                     |  | 19,720                         | -                     | 19,720             |
| Decoration (Fixture & Fittings)   |  | 15,100                         |                       | 15,100             |
| <b>Total Capital</b>  |  | <b>226,000</b>                 | <b>100,000</b>        | <b>326,000</b>     |

# ***SOURCE OF FINANCE***





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

| Particulars  | Year 1 (BDT) |               |                | Year 2 (BDT) |               |                | Year 3 (BDT) |               |                  |
|--|--------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|------------------|
|  | Daily        | Monthly       | Yearly         | Daily        | Monthly       | Yearly         | Daily        | Monthly       | Yearly           |
| Est. Sales income from products                        | 2,100        | 58,800        | 705,600        | 2,415        | 67,620        | 811,440        | 2,705        | 75,734        | 908,813          |
| Est. Commission from Mobile Recharge                   | 180          | 5,040         | 60,480         | 207          | 5,796         | 69,552         | 238          | 6,665         | 79,985           |
| Est. Commission from bKash                             | 250          | 7,000         | 84,000         | 288          | 8,050         | 96,600         | 331          | 9,258         | 111,090          |
| <b>Est. Total Income from Sales &amp; Services (A)</b> | <b>2,530</b> | <b>70,840</b> | <b>850,080</b> | <b>2,910</b> | <b>81,466</b> | <b>977,592</b> | <b>3,273</b> | <b>91,657</b> | <b>1,099,888</b> |
| Less: Cost of sales of products (Product Purchase) (B) | 1,680        | 47,040        | 564,480        | 1,932        | 54,096        | 649,152        | 2,164        | 60,588        | 727,050          |
| <b>Gross Profit (C) [C=(A-B)]</b>                      | <b>850</b>   | <b>23,800</b> | <b>285,600</b> | <b>978</b>   | <b>27,370</b> | <b>328,440</b> | <b>1,110</b> | <b>31,070</b> | <b>372,837</b>   |
| <b>Less: Operating Cost:</b>                           |              |               |                |              |               |                |              |               |                  |
| Electricity bill                                       |              | 2,000         | 24,000         |              | 2,300         | 27,600         |              | 2,500         | 30,000           |
| Generator bill   |              | 550           | 6,600          |              | 650           | 7,800          |              | 950           | 11,400           |
| Night Guard bill                                       |              | 200           | 2,400          |              | 300           | 3,600          |              | 500           | 6,000            |
| Shop Self  |              | -             | -              |              | -             | -              |              | -             | -                |
| Mobile bill (SMS & Reporting)                          |              | 600           | 7,200          |              | 600           | 7,200          |              | 600           | 7,200            |
| Conveyance bill  |              | 1,000         | 12,000         |              | 1,500         | 18,000         |              | 2,000         | 24,000           |
| Provision of bed debt                                  |              | 16            | 197            |              | 16            | 197            |              | 16            | 197              |
| Bank Charge (DD, PO, SC)                               |              | 50            | 600            |              | 50            | 600            |              | 50            | 600              |
| Ownership Transfer Fee                                 |              | 667           | 4,000          |              | 667           | 8,000          |              | 667           | 8,000            |
| Proposed Salary (Family & Self)                        |              | 8,000         | 96,000         |              | 9,000         | 108,000        |              | 10,000        | 120,000          |
| Proposed Salary (Assistant-01-Father)                  |              | 3,000         | 36,000         |              | 3,500         | 42,000         |              | 4,000         | 48,000           |
| Other Cost (stationary & Entertainment etc.)           |              | 1,500         | 18,000         |              | 1,800         | 21,600         |              | 2,100         | 25,200           |
| <b>Non Cash Item:</b>                                  |              |               |                |              |               |                |              |               |                  |
| Depreciation Expenses                                  |              | 477           | 5,725          |              | 477           | 5,725          |              | 477           | 5,725            |
| <b>Total Operating Cost (D)</b>                        | -            | <b>18,060</b> | <b>212,722</b> | -            | <b>20,860</b> | <b>250,322</b> | -            | <b>23,860</b> | <b>286,322</b>   |
| <b>Net Profit (C-D):</b>                               | -            | <b>5,740</b>  | <b>72,878</b>  | -            | <b>6,510</b>  | <b>78,118</b>  | -            | <b>7,210</b>  | <b>86,515</b>    |
| <b>Retained Income</b>                                 |              |               | <b>72,878</b>  |              |               | <b>150,996</b> |              |               | <b>237,511</b>   |

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

| <b>Sl #</b> | <b>Particulars</b>                                  | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 100,000                 | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 76,878                  | 86,118                  | 94,515                  |
| 1.3         | Depreciation Expenses                               | 5,725                   | 5,725                   | 5,725                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 58,603                  | 102,446                 |
|             | <b>Total Cash Inflow</b>                            | <b>182,603</b>          | <b>150,446</b>          | <b>202,686</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase                                    | 100,000                 | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 24,000                  | 48,000                  | 48,000                  |
|             | <b>Total Cash Outflow</b>                           | <b>124,000</b>          | <b>48,000</b>           | <b>48,000</b>           |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>58,603</b>           | <b>102,446</b>          | <b>154,686</b>          |

# SWOT ANALYSIS

|   |  |
|---|--|
| <p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment:<br/>Self: 01 Family: 01 (Father)<br/>Others (beyond family): 0<br/>Future employment:0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled and working experiences (7years);</li></ul> | <p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and Services as per demand.</li></ul> |
| <p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers;</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 463,511 after 3 years excluding payback of investor's money.</li></ul>                                | <p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>                    |

Presented at 268<sup>th</sup> as Yunus Centre and 74<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on 02 June, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

# মামুন কনফেকশনারী

প্রোঃ মোঃ মামুনুর রশিদ মামুন

টি এন্ড টি রোড, বোনারপাড়া।



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nKash

কমার্শিয়াল প্যাকেজ

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nKash

কমার্শিয়াল প্যাকেজ

বিকাশ











































গ্রামীণ ব্যাংক

১৬  
সহজ ঋণের পাশ পাশ শাখা

সহজ ঋণের পাশ বই

নাম শেহুজাতুল ইসলাম বেগম

ঝগী নং ৭৪৩৫

গ্রুপ নং ২

কেন্দ্র নং ৪৩১৫

কেন্দ্রের নাম ক. জে. এ. এ. এ.

বই ইস্যুর তারিখ ৩০/০৫/১৭

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



**Thank You**