

Proposed NU Business Name: JANNAT CONFECTIONARY

Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALOM
Age	:	28-10-1986(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Etahata Nimaitek ; P.O: Chandana ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RASHEDA BEGUM
(iii) Father's name	:	SHAFIKUR RAHMAN
(iv) GB member's info	:	Branch: Bashon , Centre # 1 (Female), Member ID: 1309/1 , Group No: 02 Member since: 08-04-2007 (10Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 18650
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01913612200
Family's Contact No.	:	01834265848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHEDA BEGUM joined Grameen Bank since 10 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	:	JANNAT CONFECTIONARY
Location	:	Moslishpur School Market , Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 62% Required Investment BDT 80,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	60000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft dring,Cosmatic Item,Bakery Item,lcc Crime,Potato,Bra-Panty,Stationary etc. ▪Average 18% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Chowrasta ,Gazipur. ▪Agreed grace period is 3 months.

Existing Projection (BDT)

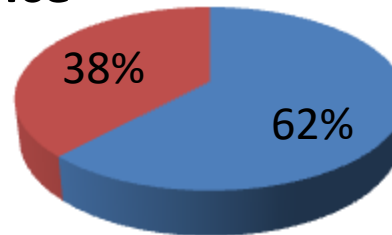
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Item	3000	90000	1080000
		0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Grocery Item	2640	79200	950400
Total variable Expense (B)	2,640	79200	950400
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		8,600	103200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Shoft drinks	7	650	4,550	15	750	11,250	15,800
Icc Crime	200	28	5,600	500	28	14,000	19,600
Potato	100	9	900	0	45	0	900
Cosmitics	250	80	20,000	300	80	24,000	44,000
Bra-Panty	57	55	3,135	100	55	5,500	8,635
Bekery Item	200	30	6,000	0	0	0	6,000
Electric Item	75	40	3,000	200	60	12,000	15,000
Stationary Item	1	5000	5,000	1	13,250	13,250	18,250
WI-FI	1	8000	8,000	0	0	0	8,000
Outhers	1	13815	13,815	0	0	0	13,815
Scurity	1	60000	60,000	0	0	0	60,000
	0	0	0	0	32,750	0	0
	0	0	0	0	0	0	0
Total	893	0	130,000	1116	0	80,000	210,000

Source of Finance

- Entrepreneur Contribution=130000
- Investors Investment=80000
- Total=210000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Grocery Item	3280	98400	1180800	1239840	1301832
			0		
Total variable Expense (B)	3,280	98400	1180800	1239840	1301832
Contribution Margin (CM) [C=(A-B)	720	21600	259200	272160	285768
Less Variable Expense			0		
Rent		1,000	12000	12,000	12000
Electricity bill		800	9600	10100	10600
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		8,200	98,400	99,500	100600
Net Profit (E)= [C-D]		13400	160800	172,660	185168
Investment Payback			32,000	32,000	32,000

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

SR#	<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	80,000		
1.2	Net Profit	160800	172,660	185168
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128,800	269460
	Total Cash Inflow	240800	301460	454628
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	128,800	269460	422628

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 10 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



Rotato Cinnamon

Rotato Cinnamon

Rotato Cinnamon

MOHBI

Rotato Cinnamon

Rotato Cinnamon

MOHBI

Rotato Cinnamon

Rotato Cinnamon

PILLOW

Rotato Cinnamon

Rotato Cinnamon

PILLOW

Rotato Cinnamon

Rotato Cinnamon

PILLOW

Rotato Cinnamon

Rotato Cinnamon

Creamfill

Rotato Cinnamon

GRAND CHOICE

EVERETT

Double A













बालाई केन्द्र

Munchy

Calculator







