

**Proposed NU Business Name: ARIFUL CONFECTIONARY AND MISTANNO VANDAR**

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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. ARIFUL HOQUE</b>
Age	:	17-04-1997 (20 Years )
Education, till to date	:	BA Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Pocamaria , P.O: Pocamaria , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. JULEKHA BEGUM</b>
(iii) Father's name	:	<b>MD. AKKAS ALI</b>
(iv) GB member's info	:	Branch: Shilmaria , Puthia , Centre # 18 (Female), Member ID: 7203/2, Group No: 09 Member since: 2006 To (11 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 10,000
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-954297
Father's Contact No.	:	01738-435151
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JULEKHA BEGUM** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARIFUL CONFECTIONARY AND MISTANNO VANDAR</b>
Location	:	Pocamaria , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105,000/-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 24 ft= 360 square ft
Security of the shop	:	BDT -75,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Confectionary Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

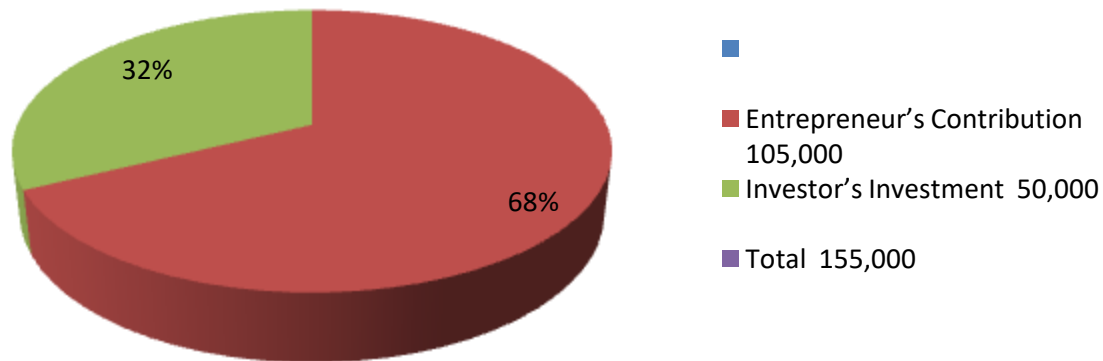
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Confectionary Item	3,500	105,000	12,60,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>
<b>Less. Variable Expense</b>			
Confectionary Item	3,150	94,500	11,34,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>11,34,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,300	15,600
Electricity Bill		700	8,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staff)		-	-
Entertainment		300	3,600
Guard		230	2,760
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,330</b>	<b>87,960</b>
<b>Net Profit (E) [C-D]</b>		<b>3,170</b>	<b>38,040</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sweet (60x130)	7,800	-	7,800
Card (40x100)	4,000	-	4,000
Cold Drinks (20x550)	11,000	-	11,000
Biscuit	2,200	-	2,200
Others	5,000	-	5,000
Security	75,000	-	75,000
Sugar	-	20,000	20,000
Flower	-	10,000	10,000
Oil	-	10,000	10,000
Cold drinks	-	10,000	10,000
<b>Total</b>	<b>105,000</b>	<b>50,000</b>	<b>155,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Confectionary Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Confectionary Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,600	3,600
Guard		230	2,760	2,760	2,760
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>7,830</b>	<b>93,960</b>	<b>94,800</b>	<b>95,682</b>
<b>Net Profit (E) [C-D]</b>		<b>5,670</b>	<b>68,040</b>	<b>75,300</b>	<b>82,923</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,040	75,300	82,923
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	48,040	55,300
	<b>Total Cash Inflow</b>	<b>118,040</b>	<b>123,340</b>	<b>138,223</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)	20,000	20,000	20,000
	<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>48,040</b>	<b>103,340</b>	<b>118,223</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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