

Proposed NU Business Name: **SHAHIN CONFECTIONARY**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR HOSSAUN RAJU
Age	:	01-06-1987 (30 Years)
Education	:	Class 08
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Laxmiyara ; P.O: Laxmiyara ; P.S: Feni Sadar ; 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	:	JEBUR NAHAR
(iii) Father's name	:	JALAL AHMMAD
(iv) GB member's info	:	Branch: Passgasia . Centre # 49 (Male), Member ID: 4113, Group No: 02 Member since: 1999 to (18 Years) First loan: BDT 5,000/- Existing loan: BDT 50,000 Outstanding loan: 34,600
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. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836-207233
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JEBUR NAHAR joined Grameen Bank since 18 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	:	SHAHIN CONFECTIONARY
Location	:	Laxmiyara Bazar, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	5,000
Size of shop	:	10 ft x 10 ft= 336 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Biscuits, Cold Drinks etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

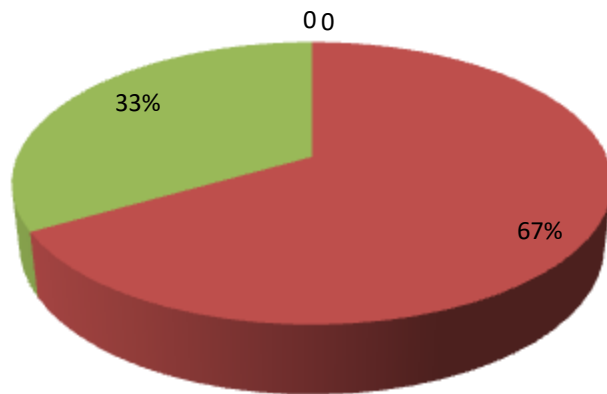
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Biscuits, Cold Drinks etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Rice, Oil, Biscuits, Cold Drinks etc	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		600	7,200
Transportation		600	7,200
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		150	1,800
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		8,450	101,400
Net Profit (E)= [C-D]		14,050	168,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cold Drinks	20	500	10,000	50	500	25,000	35,000
Biscuits	60	350	21,000	20	350	7,000	28,000
Cosmetics	0	0	20,000	0	0	18,000	38,000
Condense milk	5	2500	12,500	0	0	0	12,500
Sugar	1	3000	3,000	0	0	0	3,000
Oil	80	100	8,000	0	0	0	8,000
Energy Bulb	10	300	3,000	0	0	0	3,000
Juice	5	700	3,500	0	0	0	3,500
Others	0	0	19,000	0	0	0	19,000
Total	181	7450	100,000	70	850	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Biscuits, Cold Drinks etc	6,500	195,000	2340000	2457000	2579850
Total Sales (A)	6,500	195,000	2340000	2457000	2579850
Less Variable Expense					
Rice, Oil, Biscuits, Cold Drinks etc	5,525	165,750	1989000	2088450	2192872.5
Total variable Expense (B)	5,525	165,750	1989000	2088450	2192872.5
Contribution Margin (CM) [C=(A-B)]	975	29,250	351000	368550	386977.5
Less Variable Expense					
		1,000	1,500	1,500	1,500
Electricity bill		600	7,200	7,500	8,000
Transportation		600	7,200	7,500	8,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
		150	1,800	1,800	1,800
		300	3,600	3,600	3,600
Mobile bill		4000	48,000	5,000	5,300
Total fixed cost (D)		12,150	145,800	92,900	94,200
Net Profit (E)= [C-D]		17,100	205,200	275,650	292,778
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	205,200	275,650	292,778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		185,200	440,850
	Total Cash Inflow	255,200	460,850	733,628
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	185,200	440,850	713,628

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

Pictures









শাহীন কনফেকশনারী

হোমাইটের রাস্তা ০১৮৩৬-২০৭২৩৩ # স্বামী বোরশেন আলম সেক্রেটারী মার্কেট, লক্ষীঘাটা, ঢাকা।



FAMILY PICTURE

