

A Nobin Udyokta Project

# আবদুল্লাহ কনফেকশনারী এবং বিরানী



*Presented by :* MD.Fakrul Islam  
*NU Identified and PP Prepared by :* Md. Ala Uddin  
*Verified By:* MD. Alauddin

Sonaimuri Unit  
Anchal-2  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Fakrul Islam
Age	:	11/05/1990
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothes, one sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Halima begum
(iii) Father's name	:	Abul Baser
(iv) GB member's info	:	Member since:11/05/2008 Branch: jowag, Group:03 Loanee No.3681/1,Center:45/M, First loan:10000/- Existing loan: N/A , Outstanding: N/A
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



<b>Present Occupation</b>	:	Varieties Store
<b>Initial Investment</b>	:	1,50,000
<b>Trade License/ Drug License</b>	:	455
<b>Business Experience And Training Info</b>	:	03 years
<b>Other Own/Family Sources of Income</b>	:	One brother lives in abroad
<b>Other Own/Family Sources of Liabilities</b>	:	N/A
<b>NU Contact Info</b>	:	01811583550
<b>NU Project Source/Reference</b>	:	Sonaimuri Unit, Noakhali.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank from 2008 to . At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	:	Abdulaha Confectionery & verane House	
<b>Address/ Location</b>	:	Jowag bazar	
<b>Total Investment in BDT</b>	:	3,29,200/=	
<b>Financing</b>	:	Self BDT 2,59,200 (from existing business)	79%
		Required Investment BDT 70,000/-(as equity)	21%
<b>Present salary/drawings from business (estimates)</b>	:	7000/-	
<b>Proposed Salary</b>	:	7,000/-	
<b>Proposed Business</b>			
<b>(i) % of present gross profit margin</b>	:	25%	
<b>(ii) Estimated % of proposed gross profit margin</b>		25%	
<b>(iii) Agreed grace period</b>		2 months	

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present Stock Items:</b>			
বিস্কুট	30,000		
চিপছ	10,000		
চকলেট	3,000		
বেকারী বিস্কুট	5,000		
চানাচুর	7,000		
সফ ডিংকস	50,000		
আচার	3,000		
কয়েল	1,200		
অগ্রিম বাবদ	50,000		
ফ্রিজ	30,000		
টিভি	10,000		
গেস সিলিভার + চুলা	7,000		
টেবিল	6,000		
বেঞ্জ	12,000		
তাক	21,000		
ফোন	4,000		
			<b>2,59,200</b>
<b>Proposed items:</b>		<b>70,000</b>	70,000
<b>Total Capital</b>			<b>3,29,200</b>

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name	Unit (Quantity)	Amount
বিস্কুট	৪০০*৫০	২০,০০০
চিপছ	২০০*২০	১০০০০
চকলেট	২০০*১৫	৩,০০০
বেকারী বিস্কুট		৫,০০০
চানাচুর	৩৫০*২০	৭,০০০
সফ ডিংকস	৪০০*১০	৫০,০০০
আচার	৫০*৬০	৩,০০০
কয়েল	৩০*৪০	১,২০০
অগ্রিম বাবদ	৩০*৫০	৫০০০০
ফ্রিজ		৩০,০০০
টিভি		১০,০০০
গেস সিলিভার + চুলা		৭,০০০
টেবিল	৩*২০০০	৬,০০০
বেঞ্জ	৬*২,০০০	১২,০০০
তাক	৩*৭,০০০	২১,০০০
ফোন	২*২০০০	৪,০০০
Total Present Stock		259200

Proposed items		
Product Name	Unit	Amount
chips	1,000*20	20,000
Soft Drinks	600*50	30,000
Biscuit	400*50	20,000
Total Proposed Stock		70,000

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
<i>Less: Cost of sales (B)</i>	2,250	67,500	8,10,000
<b>Gross Profit C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Generator bill		200	2,400
Shop Rent		2,500	30,000
Night Guard bill		200	2,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Employee(2,500)		2,500	30,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (15%)		1,125	13,500
<b>Total Operating Cost (D)</b>		<b>14,525</b>	<b>1,74,300</b>
<b>Net Profit (C-D):</b>		<b>7,975</b>	<b>95,700</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
<b>Less: Cost of Sale (B)</b>	2,125	63,750	7,65,000	3,000	90,000	10,80,000
<b>Gross Profit (A-B)=(C)</b>	<b>850</b>	<b>25,500</b>	<b>3,06,000</b>	<b>1,000</b>	<b>30,000</b>	<b>3,60,000</b>
<b>Less: Operating Costs</b>						
Electricity bill		300	3,600		350	4,200
Generator bill		200	2,400		200	2,400
Shop Rent		1,200	14,400		1,200	14,400
Night Guard bill		200	2,400		200	2,400
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Employee(2,500)		2,500	30,000		2,500	30,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
<b>Non Cash Item:</b>						
Depreciation Expenses (15%)		1,125	13,500		1,125	13,500
<b>Total Operating Cost (D)</b>		<b>13,225</b>	<b>1,58,570</b>		13,275	1,59,300
<b>Net Profit (C-D) = (E)</b>		<b>12,275</b>	<b>1,47,300</b>		<b>16,725</b>	<b>2,00,700</b>
<b>GT payback</b>		<b>42,000</b>			<b>42,000</b>	
<b>Retained Income:</b>		<b>1,05,300</b>			<b>1,58,700</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



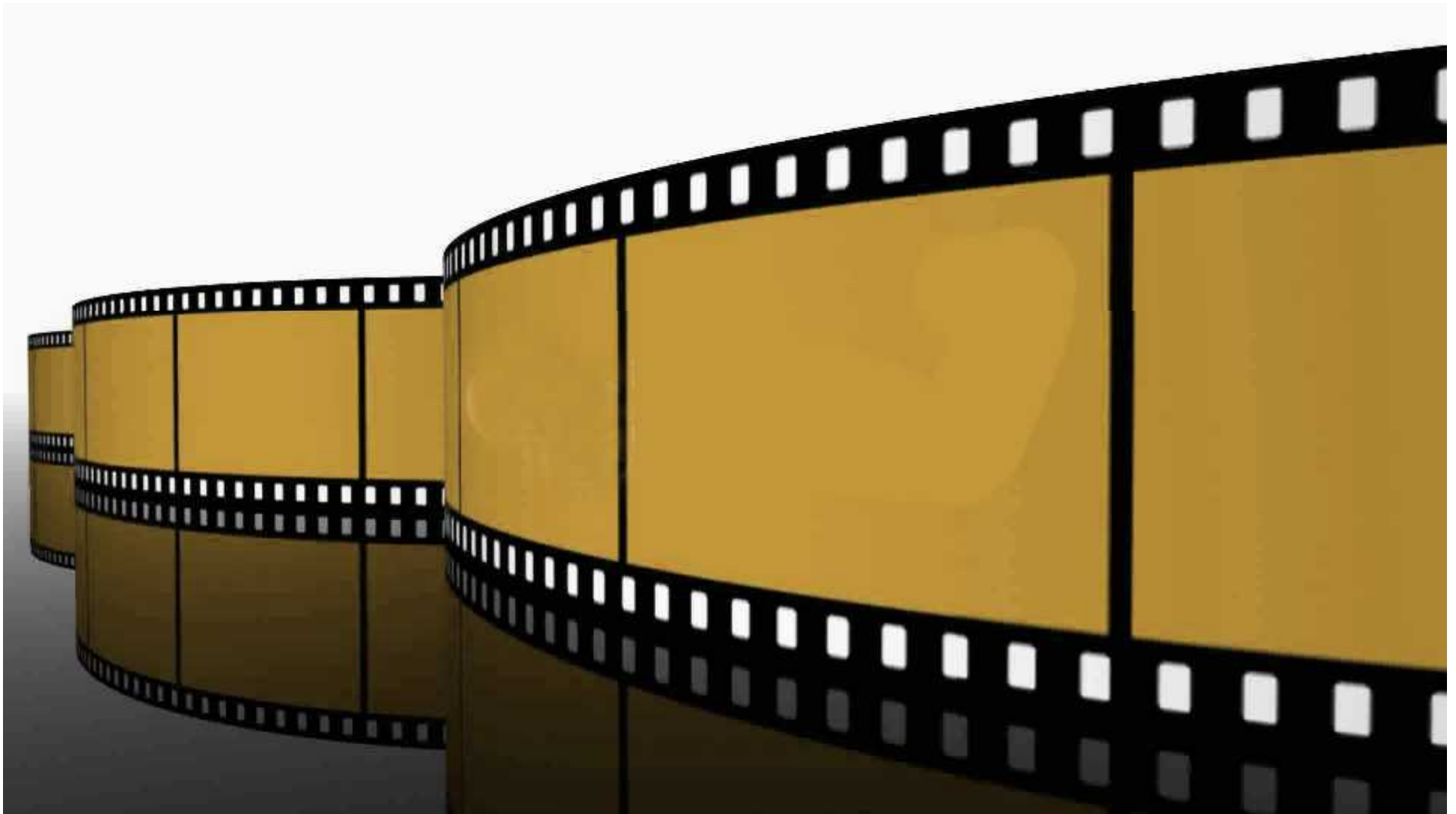
<i>Sl. No. #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	70,000	
<b>1.2</b>	<b>Net Profit</b>	<b>1,47,300</b>	<b>2,00,700</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	13,500	13,500
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		1,18,800
	<b>Total Cash Inflow</b>	<b>2,30,800</b>	<b>3,33,000</b>
<b>2.0</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	70,000	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	42000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>1,18,800</b>	<b>291000</b>

# SWOT Analysis



<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>■ NU is full time engaged with varieties</li><li>■ Skilled &amp; Experience 5 years</li><li>■ Good Communication System.</li><li>■ Good Networking with customer</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>■ Lack of investment</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>■ Expansion Of Business</li><li>■ Increasing the profitability</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>■ varieties item related</li><li>■ Theft</li></ul>

# Photographs



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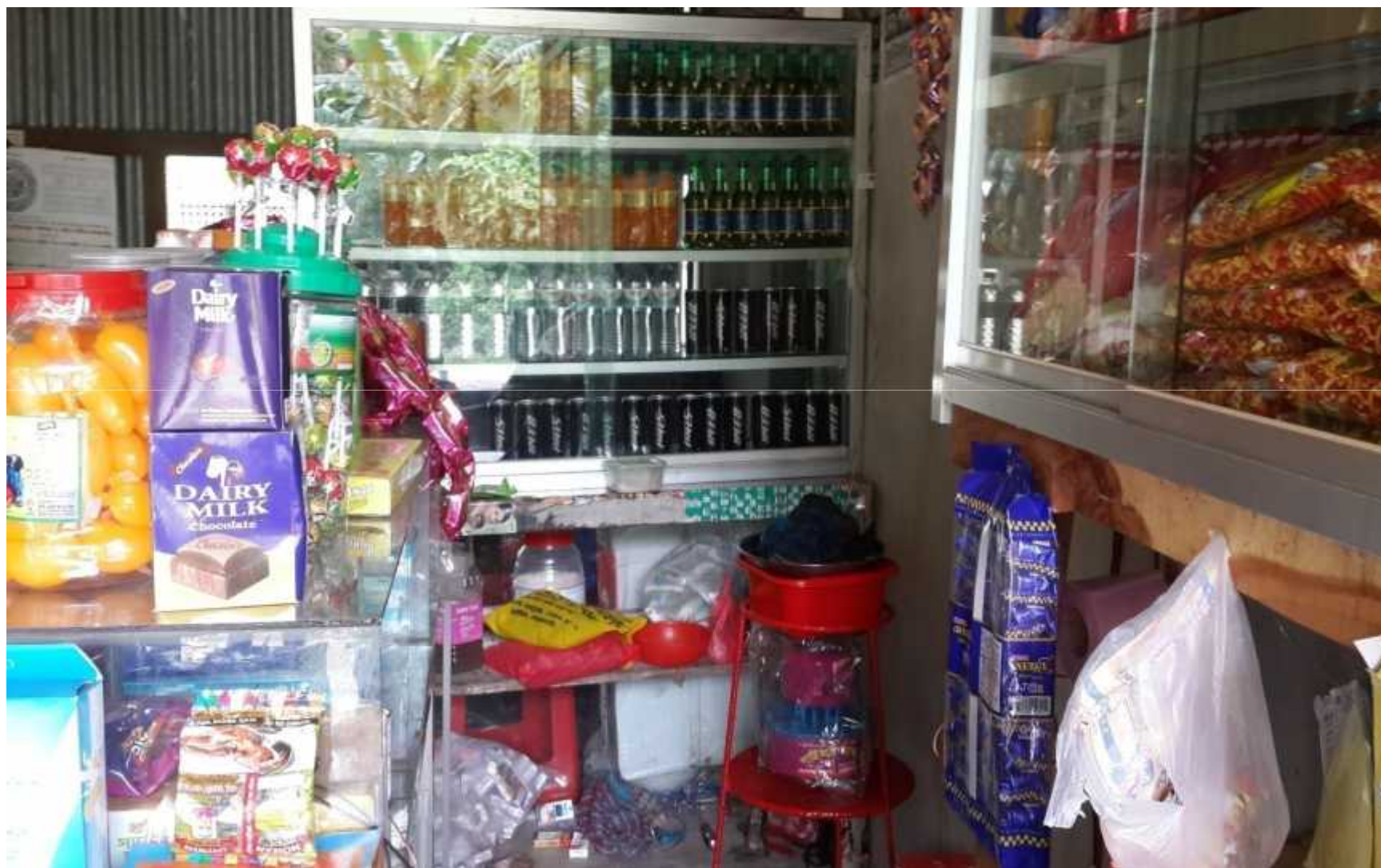


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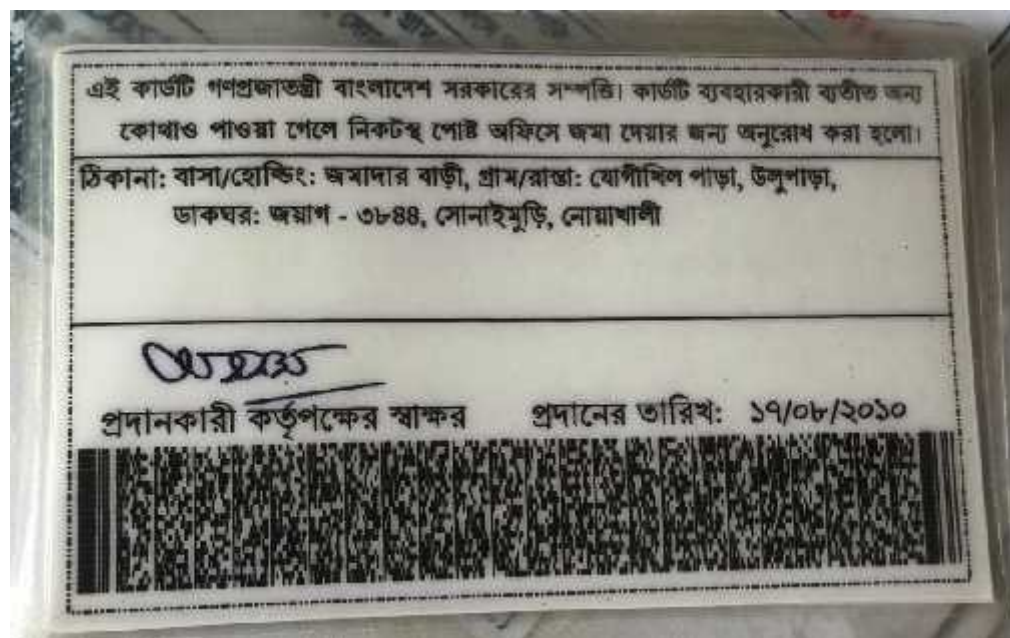


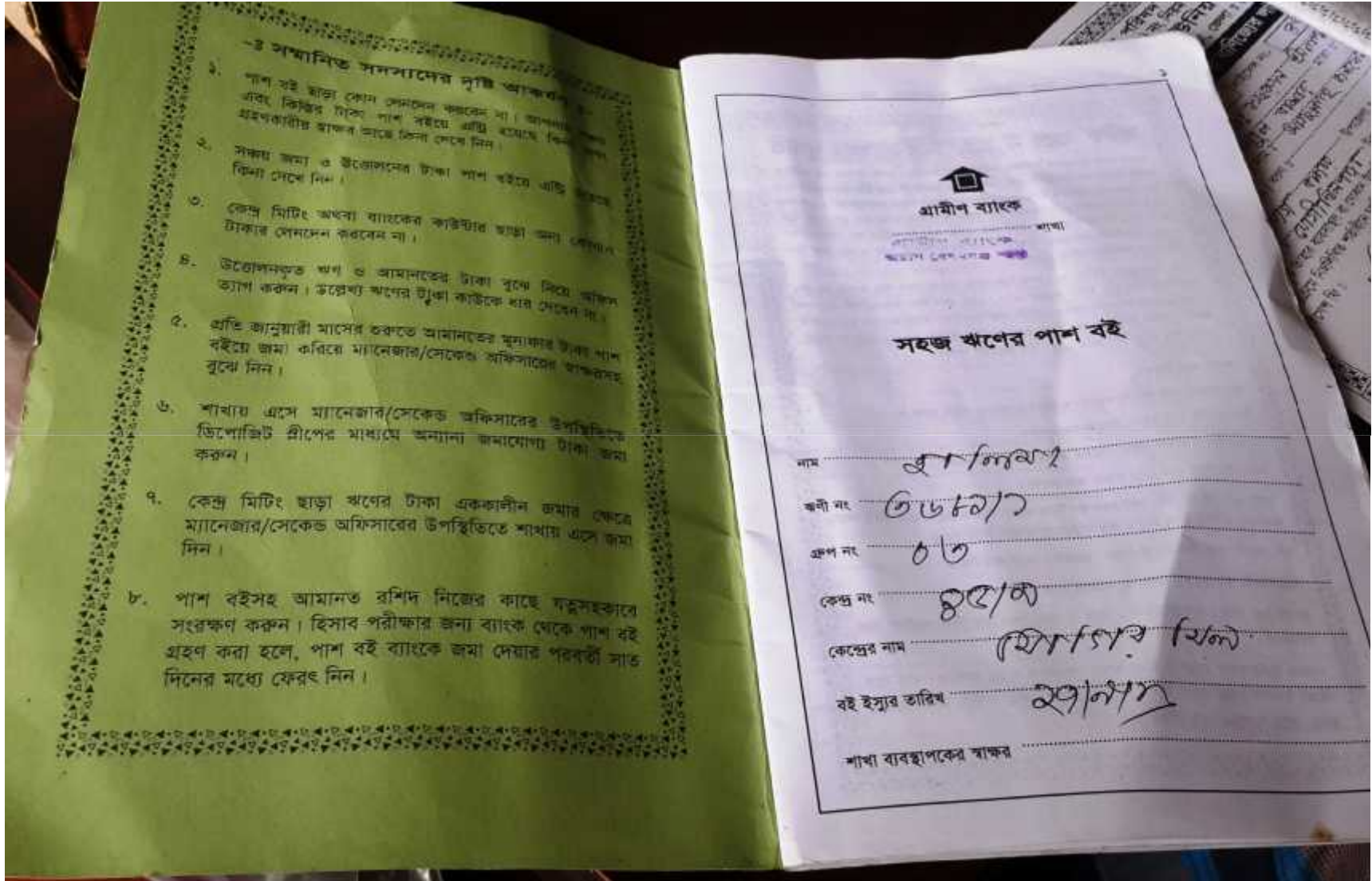
















***Presented at 141<sup>st</sup> Internal Design Lab  
on July , 2017 at GT***

