

Proposed NU Business Name: **IKRA CONFECTIONERY**



Project identification and prepared by: MD.Tofael Alam,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLJER HOSSAIN
Age	:	01/01/1984 (33 Years)
Education, till to date	:	Cass 10
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Lahory P.O: Torgow 1730, P.S: Kapasia, 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	:	MST. SHAMSUNNAHAR
(iii) Father's name	:	MD. SAMSU UDDIN
(iv) GB member's info	:	Branch:Torgaon, Centre # 52(Female), Member ID: 5325/1, Group No: 02 Member since: 05/08/1997 to 2018 (21 Years) First Loan: BDT 2,000 /-, Existing Loan:BDT 40,000/- Outstanding Loan: 23,200/-
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	:	08years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741410246
Family's Contact No.	:	01763677590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Kapasias Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAMSUNNAHAR joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

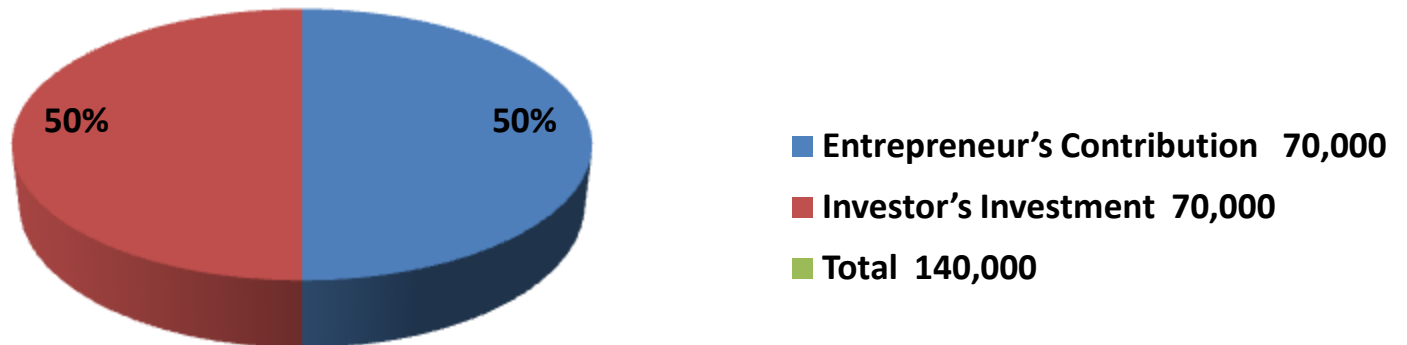
Business Name	:	IKRA CONFECTIONERY
Location	:	Kapasia
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 70,000/- (from existing business) 50% Required Investment BDT 70,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 25 ft = 500 sq. ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in various Grocery items(eg: Shop , Biscut , TV , Fan, and Confectionery item etc.). ▪Average 20% gain on sales. ▪The business is operated by entrepreneur. Existing employee. ▪The shop is owned. ▪Collects goods from Kapasia. ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Grocery items	2000	100000	1200000
		0	0
Total Sales(A)	2000	100000	1200000
Less Variable Expense (B)		0	0
Grocery items	1500	75000	900000
Total Variable Expense		75000	900000
Contributon Margin (CM) [C=(A-B)]	500	25000	300000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		700	8400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8750	105000
Net Profit (E)= [C-D]		16250	195000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soap	200	38	7,600	200	38	7,600	15,200
Biscut	30	45	1,350	50	450	22,500	23,850
TV	2	16,000	32,000	0	0	0	32,000
Fan	2	1460	2,920	0	0	0	2,920
Tribulizer	4	2650	10,600	0	0	0	10,600
Soft Drinks				25	450	11,250	11,250
Cosmetics						15,000	15,000
Others			15,530			13,650	29,180
TOTAL			70,000			70,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery items	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)	0	0	0	0	0
Grocery items	2250	112500	1350000	1417500	1488375
Total Variable Expense	0	135000	1620000	1701000	1786050
Contributon Margin (CM) [C=(A-B)]	750	37500	450000	472500	496125
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3700	4000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		300	3600	3600	3600
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		9100	109200	110000	111030
Net Profit (E)= [C-D]		28400	340800	357840	375732
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<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	70,000		
1.2	Net Profit	340,800	357840	375732
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		312800	642640
	Total Cash Inflow	410,800	670,640	1,018,372
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	312,800	642,640	990,372

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



আমাদের শক্তি
সমাজের মূল্য

গ্রামীণ শক্তি সার

(৪)

প্রস্তাবিত নবীন উদ্যোগ

স্বল্পের নাম: সুবর্ণা কুমার ফেরুজমান্নারী

বৈঠকের নাম: বঙ্গদেশীয়, মার্জীপুর প্রকল্প

সাক্ষার সংক্ষিপ্ত জীবন বৃত্তান্ত:

সোমপুর হোস্টেল

৩৩ বছর জন্ম তারিখ: ০২/০২/১৯৮৪

গত যোগ্যতা: দক্ষ প্রোগ্রামার







FAMILY PICTURE

