

Proposed NU Business Name: **Pinki Confectionary**



34th Design Lab: 26 October 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahjahan Ali Vill: Bonarpara Purbo Shemultair, Post: Bonarpara, Union: 10 no. Bonarpara, Upazila: Saghata, Dist: Ghaibandha
Age	:	26 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 (one) brother and 5 (five) sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Abeda Begum
(iii) Father's name	:	Md. Mokhlesur Rahman
(iv) GB member's info	:	Branch: Bonarpara, Centre # 50/mo, Loan no.: 4797 Member since: November 01, 2005, First loan: Tk. 5,000, Existing loan: Tk. 65,000, Outstanding: 5,680
Further Information:	:	
(v) Who pays GB loan installment	:	Father pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	3 (three) years experiences in this business, started business with BDT 45,000 (forty five thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income (CNG driver) and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01853702303
NU's national ID number	:	3218819446514
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since November 01, 2005, at first she took GB loan of BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it to purchase Goats, Ducks, Hen and take land on lease.
- GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Pinki Confectionary</i>
Address/ Location	:	Bonarpara Bazar, Saghata, Ghaibandha
Total Investment in BDT	:	BDT 292,000
Financing	:	Self BDT 142,000 (from existing business) Required Investment BDT 150,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 4,500 (four thousand five hundred)
Proposed Salary	:	BDT 4,500 (four thousand five hundred)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average 15 % (ii) On average 15 %

INFO ON EXISTING BUSINESS OPERATIONS

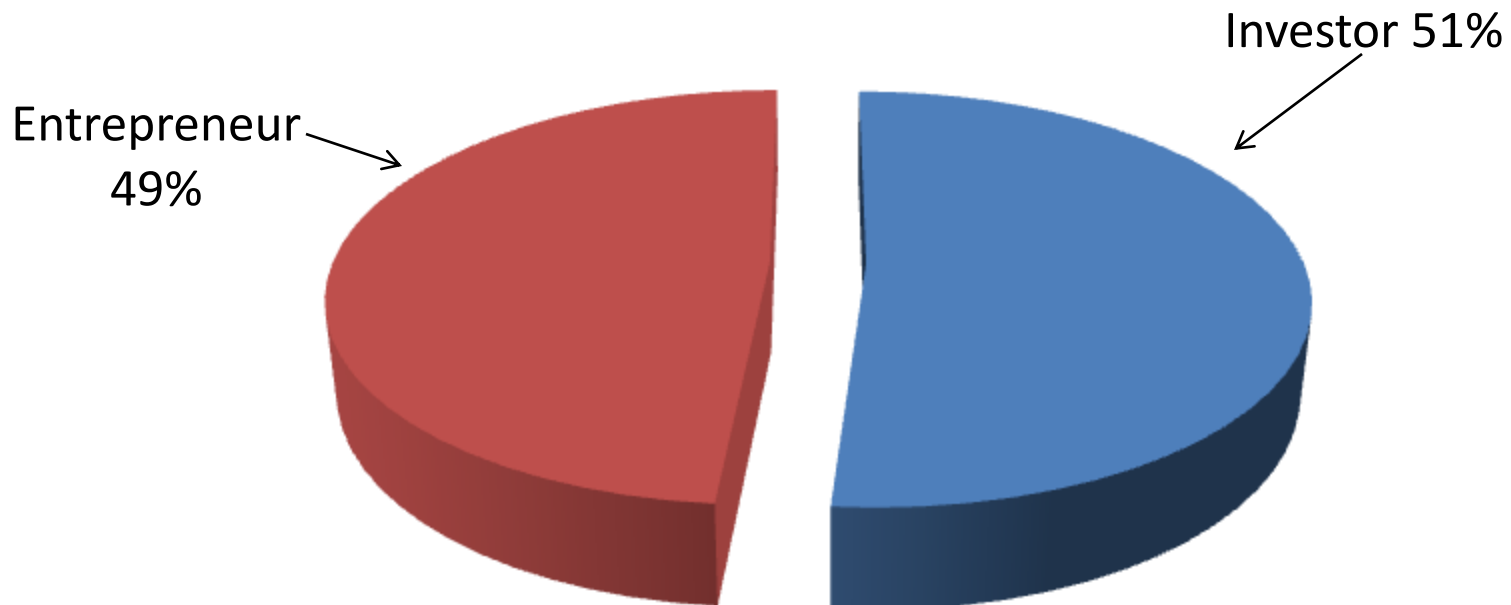
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	65,000	780,000
Less: Cost of sales (B):	2,125	55,250	663,000
Gross profit (GP) [C=(A-B)]	375	9,750	117,000
Less: Operating Costs:			
Electricity bill		850	10,200
Generator bill		300	3,600
Shop Rent		1,000	12,000
Night guard bill		50	600
Entertainment		500	6,000
Mobile bill		300	3,600
Present salary (self)		4,500	54,000
Other Expenses		200	2,400
Non Cash Item:			
Depreciation Expenses		533	6,400
Total Operating Cost (D)		8,233	98,800
(C-D)Net Profit:		1,517	18,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Investment in Products (Rice, Flour, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Soap, Body lotion, toothpaste, Biscuit, Chocolate, Betel leave & nut, Cheeps, Cakes, Drinks, Curd, Ice Cream, Stationary, Firebox, Coil, Wax etc.)	24,000	150,000	174,000
Refrigerator	32,000	-	32,000
Furniture and decoration	16,000	-	16,000
Advance for shop	70,000	-	70,000
Total Capital	142,000	150,000	292,000

SOURCE OF FINANCE

- Investor's Investment BDT 150,000
- Entrepreneur's Contribution BDT 142,000
- Total Capital BDT 292,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,500	91,000	1,092,000	4,025	104,650	1,255,800	4,428	115,115	1,381,380	4,870	126,627	1,519,518
Less: Cost of sales (B):	2,975	77,350	928,200	3,421	88,953	1,067,430	3,763	97,848	1,174,173	4,140	107,633	1,291,590
Gross profit (GP) [C=(A-B)]	525	13,650	163,800	604	15,698	188,370	664	17,267	207,207	731	18,994	227,928
Less: Operating Costs:												
Electricity bill		850	10,200		900	10,800		920	11,040		950	11,400
Generator bill		300	3,600		320	3,840		320	3,840		350	4,200
Shop Rent		1,000	12,000		1,000	12,000		1,200	14,400		1,200	14,400
Night guard bill		50	600		70	840		90	1,080		90	1,080
Entertainment		500	6,000		520	6,240		520	6,240		550	6,600
Mobile bill (SMS & Reporting inclusive)		500	6,000		500	6,000		520	6,240		550	6,600
Ownership Transfer Fee		-	-		833	10,000		833	10,000		833	10,000
Proposed salary-self		4,500	54,000		5,500	66,000		6,500	78,000		7,500	90,000
Other Expenses		200	2,400		250	3,000		270	3,240		300	3,600
Non Cash Item:												
Depreciation Expenses		533	6,400		533	6,400		533	6,400		533	6,400
Total Operating Cost (D)	-	8,433	101,200	-	10,427	125,120	-	11,707	140,480	-	12,857	154,280
(C-D)Net Profit:		5,217	62,600	-	5,271	63,250	-	5,561	66,727	-	6,137	73,648
Retained Income:			62,600			125,850			192,577			266,225

Note: 1. Agreed Grace period: 1st year.

2. Investment Payback schedule: Half yearly installment included ownership transfer fee from 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	Cash Inflow :				
1.1	Investment Infusion by Investor	150,000	-	-	-
1.2	Net Profit	62,600	73,250	76,727	83,648
1.3	Depreciation Expenses (Non Cash Item)	6,400	6,400	6,400	6,400
1.4	Opening Balance of Cash Surplus	-	69,000	88,650	111,777
	Total Cash Inflow	219,000	148,650	171,777	201,825
2.0	Cash Outflow :				
2.1	Purchase of products	150,000	-	-	-
2.2	Investment Pay Back including ownership transfer fee	-	60,000	60,000	60,000
	Total Cash Outflow	150,000	60,000	60,000	60,000
3.0	Net Cash Surplus	69,000	88,650	111,777	141,825

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 0
Future employment: 0;
- Ownership in his own name;
- Maintains books of record.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 408,225 after 4 years excluding payback of investor's money.

WEAKNESS

- Credit sales (realized timely);
- Can not supply products as per demand.

THREATS

- Local competitors.

Presented at 34th (executive session) Social Business
Design Lab on 26 October, 2014 at Yunus Centre

Thank you

Pictures





১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাগটা, গাইবান্ধা।
 তারিখ: ২০১৮-২০১৯

ট্রেড লাইসেন্স

বই নং: ৩২
 পাইল: ১৩০৪
 লাইসেন্সধারীর নাম: শ্রী শ্রী শ্রী শ্রী শ্রী
 পিতা/মাতা/ভাই: মোঃ কালাম হোসেন
 ঠিকানা: বোনারপাড়া, সাগটা, গাইবান্ধা।
 পেশার বর্ণনা: ছোট
 মেয়াদ: ১০০ থেকে ২০২০ইং তারিখ পর্যন্ত বৈধ।

কি প্রমাণের পরিমাণ: ১ টিকা কেবল
 পাঠ হয়ে তা বাধ্য/স্বত্ব/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।
 মোঃ কালাম হোসেন
 ১০নং বোনারপাড়া ইউনিয়ন পরিষদ
 সাগটা, গাইবান্ধা।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 বাংলাদেশ সরকার
 আইডি নং: ১৩০৪ / ১৩০৪

 নাম: মোঃ কালাম হোসেন
 পিতা: মোঃ কালাম হোসেন
 ঠিকানা: বোনারপাড়া, সাগটা, গাইবান্ধা।
 ID NO: 3218819446514

এই লাইসেন্স প্রদান করা হয়েছে মোঃ কালাম হোসেনকে।
 এটি শুধুমাত্র সাগটা, গাইবান্ধা জেলায়ই প্রযোজ্য।
 অন্যত্র প্রযোজ্য নয়।
 মোঃ কালাম হোসেন
 ১০নং বোনারপাড়া ইউনিয়ন পরিষদ
 সাগটা, গাইবান্ধা।





Thank You