

AHAD CONFECTIONARY



Presented by
Ahad Hossain

NU Identified and PP Prepared by :
Outtom Kumar Sarker (Ramgonj Unit)

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Ahad Hossain
Age	:	17-11-1991 (24 Years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers & 4 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	:	Mrs. Fatema Begum
(iii) Father's name	:	Father: Late. Sultan Ahamed
(iv) GB member's info	:	Branch: Porcot-Chatkhil Centre 6/ma, Loanee no.1345/3, Member since 16 /1/2011 First loan: Tk.5000/- Existing loan: Tk.50000 Outstanding : Tk.23830
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Ten

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

Present Occupation	:	Confectionary Business
Trade License	:	74
Business Experiences	:	01 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01786362251
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011 (4 years). NU invested GB Loan in his Business and repaired their own house from the income of his Business. They also bought some agricultural land. NU's mother gradually improved their life standard by using GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ahad Confectionary
Address/ Location	:	Dosgoria Bazar Road, Dosgoria Bazar, Chatkhil, Noakhali.
Total Investment in BDT	:	2,45,000 Taka
Financing	:	Self BDT 1,45,000/- (from existing business) 59 % Required Investment BDT 1,00,000/- (as equity) 41 %
Present salary/drawings from business (estimates)	:	6000/-
Proposed Salary		6000/-
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Cosmetics (soap, oil , cream, lotion, powder, brush, toothpaste etc)	5000	10000	15000
Bakery items	30000	25000	55000
Cold drinks, milk, yogurt, sweets, ice-cream	30000	35000	65000
Refrigerator / Deep fridge	20000	30000	50000
Decoration	30000	-	30000
Advance	30000	-	30000
Total Capital	145000	100000	245000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3400	102000	1224000
Gross Profit (C) [C=(A-B)]	600	18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		600	7200
Shop Rent		3000	36000
Entertainment		300	3600
Mobile bill		400	4800
Present salary/Drawings- self		6000	72000
Others Entertainment fees)		400	4800
Non Cash Item:			
Depreciation Expenses		250	3000
<i>Total Operating Cost (D)</i>		11450	137400
Net Profit (C-D):		6550	78600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	135000	1620000	140000	1680000	150000	1800000
<i>Less: cost of sales (B)</i>	114750	1377000	119000	1428000	127500	1530000
Gross Profit (C) [C=(A-B)]	20250	243000	21000	252000	22500	270000
<i>Less: Operating Costs</i>						
Electricity bill	500	6000	500	6000	600	7200
Shop Rent	3000	36000	3000	36000	3000	36000
Generator bill	600	7200	600	7200	600	7200
Mobile Bill (SMS & Reporting inclusive)	400	4800	400	4800	500	6000
Proposed Salary- Self	6000	72000	6000	72000	6000	72000
Others, Entertainment and fees	400	4800	400	4800	500	6000
Non Cash Item:						
Depreciation Expenses (50000*15%)	625	7500	625	7500	625	7500
<i>Total Operating Cost (D)</i>	11525	138300	11775	141300	12075	144900
(Net Profit C-D) :	8725	104700	9225	110700	10425	125100
Pay Back	40000		40000		40000	
Retained Income:	64700		70700		85100	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	101700	110700	125100
1.3	Depreciation (Non cash item)	10500	10500	10500
1.4	Opening Balance of Cash Surplus		93350	174550
	Total Cash Inflow	257200	214550	310150
2.0	Cash Outflow			
2.1	Purchase of Product	100000	-	-
2.2	Payment of GB Loan	23850	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	163850	40000	40000
3.0	Net Cash Surplus	93350	174550	270150

SWOT Analysis

STRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand of community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of confectionary items.
- ✓ In front of School, Dosgoria Bazar.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.





আহাদ কনফেকশনারী

শ্রীঃ মোঃ আহাদ বর্মা
মসজিদ রোড, দশখরিয়া বাজার
ঢাকা-১১, মোহাম্মাদপুর।
মোবাইল: ০১৭৮৬-৩৬২২৫১
০১৬৮২-৪৯৮১৮৩





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For more information
Grameen Trust
Ahad Hossain
Phone No : 9017038
Cell No: 01786362251