

Mohommadia Confectionary & Misty Bitan



Presented by
Jahangir Hossain

NU Identified and PP Prepared by-
Outtom Kumar Sarker (Ramganj Unit)

Verified By: Md. Nazrul Islam

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Jahangir Hossain
Age	:	01-03-1985 (30 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05- Brothers, 01- 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	:	Salaha Beagum
(iii) Father's name	:	Late. Abdul Koddus
(iv) GB member's info	:	Branch: Porcoat Chatkhil , Centre-03/ma, Group no-03, Loanee no:9603 Member since 02-01-1998 First loan: Tk 8000. Existing loan: Nil Outstanding: N/A
Further Information:		
(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	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Confectionary & Varieties Store Business
Trade License	:	23
Business Experiences	:	12 years
Other Own/Family Sources of Income	:	Brothers (Abroad and Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01719882172
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 January, 1998 (10 years). NU invested GB Loan in his business and expanded his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mohommadia Confectionary & Misty Bitan
Address/ Location	:	Dosghoria, Main Road.
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT 2,50,000(from existing business) 63% Required Investment BDT 1,50,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary		7,000 Taka
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Coffee Machine (1)	-	40,000	40000
Bakery items & confectionary (Cakes, Biscuit, Cookies) (Brand- All time, Blackmond)	25,000	35,000	60000
Refrigerator (3)	50,000	-	50,000
T.V (1)	5000	-	5000
Cold drinks, Milk, Yogurt, Ice-cream	30000	55000	85000
Cosmetics & Gift Item	20000	20000	40000
Advance (Shop)	50000	-	50000
Furniture	70000	-	70000
Total Capital	250000	150000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4500	135000	1620000
<i>Less: Cost of sales (B)</i>	3825	114750	1377000
Gross Profit (C) [C=(A-B)]	675	20250	243000
<i>Less: Operating Costs</i>			
Electricity bill		1000	12000
Shop Rent		2500	30000
Mobile bill		500	6000
Dish Bill		200	2400
Present salary/Drawings- self		7000	84000
Present salary / Drawings -staff 01		1500	18000
Other costs(Entertainment ,Transport, Fee ,Tax)		500	6000
Non Cash Item:			
Depreciation Expenses		1270	15240
<i>Total Operating Cost (D)</i>		14470	173640
Net Profit (C-D):		5780	69360

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5500	165000	1980000	6000	180000	2160000	6500	195000	2340000
Less: cost of sales (B)	4675	140250	1683000	5100	153000	1836000	5525	165750	1989000
Gross Profit (C) [C=(A-B)]	825	24750	297000	900	27000	324000	975	29250	351000
Less: Operating Costs									
Electricity bill		1000	12000		1000	12000		1100	13200
Shop Rent		2500	30000		2500	30000		2500	30000
Mobile bill With SMS		500	6000		500	6000		500	6000
Present salary/Drawings-self		7000	84000		7000	84000		7000	84000
Present salary staff (1)		1500	18000		1500	18000		1500	18000
Dish Bill		200	2400		200	2400		200	2400
Other costs (Entertainment, Fees, Tax etc)		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses-		1813	21756		1813	21756		1813	21756
Total Operating Cost (D)		15013	180156		15013	180156		15113	181356
(Net Profit C-D) :		9737	116844		11987	143844		14137	169644
Pay Back		60000			60000			60000	
Retained Income:		56844			83844			109644	

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	150000		
1.2	Net Profit	116844	143844	169644
1.3	Depreciation (Non cash item)	21756	21756	21756
1.4	Opening Balance of Cash Surplus		78600	184200
	Total Cash Inflow	288600	244200	375600
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	78600	184200	315600

SWOT Analysis

STRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and experience

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

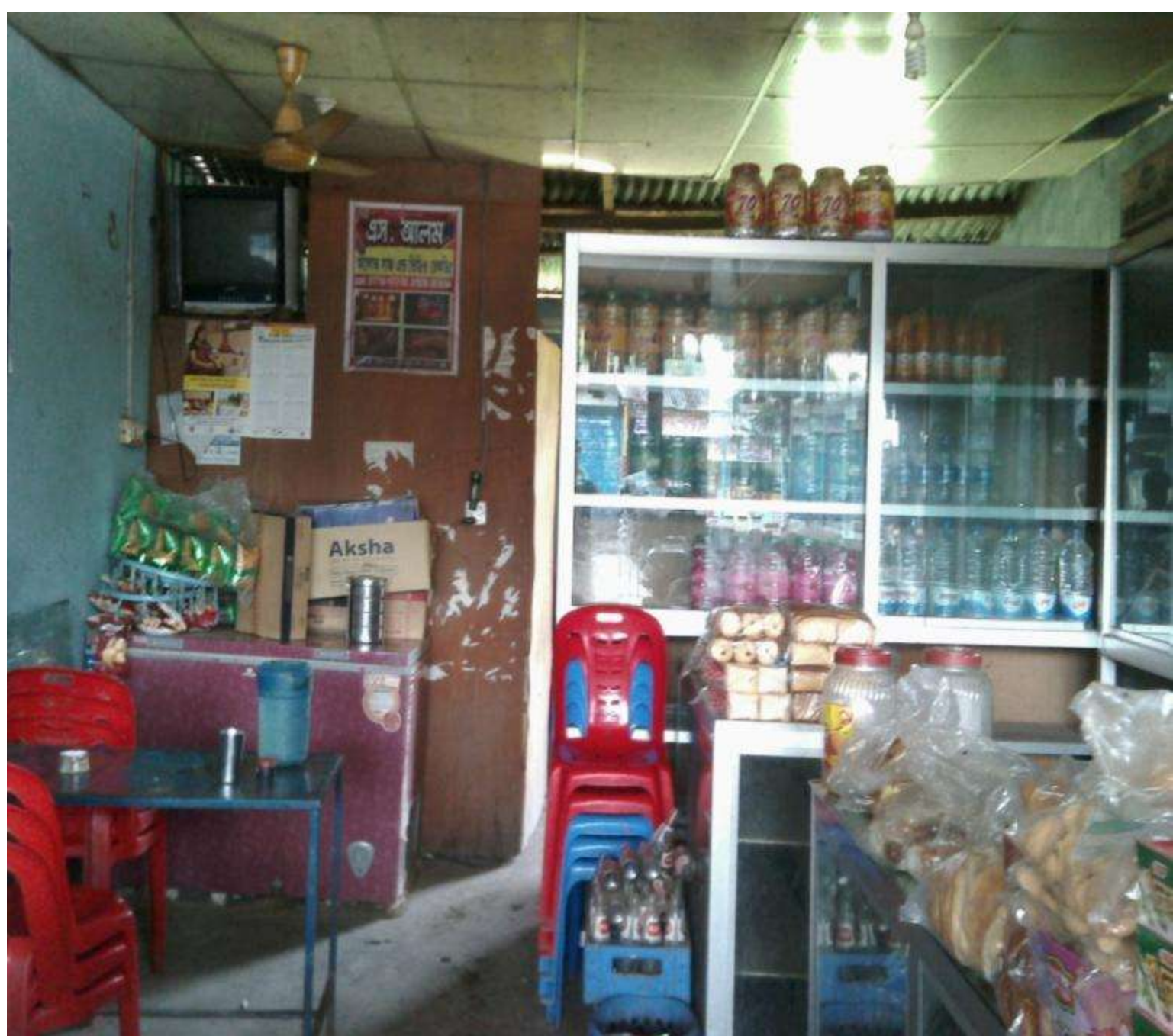
- ✓ Huge demand of grocery items.
- ✓ Covering a big area.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.











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For more information
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