

A Nobin Udyokta Project

# Bappy Confectionary



Project by: Palash Hossain Bappi

Identified by: Md,Ziaul Hoque

Verified By: A.S.M Shahidul Haque



**GRAMEEN TRUST**

Dhamrai Unit  
Area 3

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



|  |   |  |
|--|---|--|
| Name                                       | : | <b>Palash Hossain Bappi</b>  |
| Age  | : | 22/03/1998 (18 years )   |
| Marital status                             | : | Single   |
| Children                                   | : | N/A  |
| No. of siblings:                           | : | 1 Brother and 1 Sister   |
| <b><i>Parent's and GB related Info</i></b> |   |  |
| (i) Who is GB member                       | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                         | : | Mst. Begum Akter   |
| (iii) Father's name                        | : | Md. Abdul Kaium  |
| (iv) GB member's info                      | : | Member since: 01/3/2005<br>Branch: Baliati, Centre no.74, Group:01<br>Loanee No: 4555, First loan:5,000/-<br>Total Amount Received: Tk. 100,000/-<br>Existing loan: Tk. 50,000 Outstanding: Tk. 14,808 |
| <b><i>Further Information:</i></b>         |   |  |
| (v) Who pays GB loan installment           | : | NU's Father  |
| (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, till to date                    | : | Class-8  |

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



|   |   |                                  |
|---|---|----------------------------------|
| Present Occupation                      | : | Business (Confectionary)         |
| Trade License Number                    | : | 475                              |
| Business Experiences                    | : | 2 years                          |
| Other Own/Family Sources of Income      | : | Business                         |
| Other Own/Family Sources of Liabilities | : | N/A                              |
| NU Contact Info                         | : | 01687442247                      |
| NU Project Source/Reference             | : | GT Dhamrai Unit Office,<br>Dhaka |



NU's mother has been a member of Grameen Bank Since 2005. At first his mother took a loan amount 5000 BDT from Grameen Bank. NU's father is a businessman. NU's mother invested the GB Loan in her husband's business. At present, NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



|  |   |  |
|--|---|--|
| Business Name                                      | : | <b>Bappi Confectionary</b>   |
| Address/ Location                                  | : | Saturia Bazaar, Saturia, Manikgonj   |
| Total Investment in BDT                            | : | 135,000/-  |
| Financing  | : | Self BDT : 85,000 (from existing business) - 63%<br>Required Investment BDT : 50,000 (as equity) - 37% |
| Present salary/drawings from business (estimates)  | : | BDT 5,000  |
| Proposed Salary                                    |   | <b>BDT 6,000</b>   |
| Proposed Business % of present gross profit margin | : | <b>15%</b>   |
| Estimated % of proposed gross profit margin        | : | <b>15%</b>   |
| Agreed grace period                                | : | <b>5 months</b>  |

# EXISTING BUSINESS OPERATIONS Info.



| Particulars                                      | Existing Business (BDT) |         |         |
|--|-------------------------|---------|---------|
|  | Daily                   | Monthly | Yearly  |
| Sales (A)  | 2000                    | 60,000  | 720,000 |
| <i>Less: Cost of Sale (B)</i>                    | 1700                    | 51,000  | 612,000 |
| <b>Gross Profit (15%) (A-B)= [C]</b>             | 300                     | 9,000   | 108,000 |
| <b><i>Less: Operating Costs</i></b>              |                         |         |         |
| Electricity bill                                 |                         | 200     | 2,400   |
| Mobile Bill                                      |                         | 200     | 2,400   |
| Generator bill                                   |                         | 150     | 1,800   |
| Salary from business                             |                         | 5,000   | 60,000  |
| Others (TL Fee, Entertainment, Night Guard Bill) |                         | 100     | 1,200   |
| <b>Non Cash Item:</b>                            |                         |         |         |
| Depreciation Expenses(30,000*15%)                |                         | 450     | 5,400   |
| <b><i>Total Operating Cost (D)</i></b>           |                         | 6,100   | 73,200  |
| <b>Net Profit (C-D):</b>                         |                         | 2,900   | 34,800  |

**N.B: NU Shop position is own position**

# PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars                          | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--------------------------------------|-------------------------|----------------|----------------|
| Investments in different categories: | (1)                     | (2)            | (1+2)          |
| <b>Present items:</b>                |                         |                |                |
| Furniture with 1 Fan                 | 55,000                  |                | 85,000         |
| Fridge                               | 5,000                   |                |                |
| Television                           | 20,000                  |                |                |
|                                      | 5,000                   |                |                |
| <b>Proposed Items:</b>               |                         |                |                |
|                                      |                         | 50,000         | 50,000         |
| <b>Total Capital</b>                 | <b>85,000</b>           | <b>50,000</b>  | <b>135,000</b> |

Details present & Proposed Items mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present item

| Product name              | Amount        |
|---------------------------|---------------|
| Soap (80)                 | 2,000         |
| Biscuit (30)              | 3,000         |
| Salt (100)                | 3,000         |
| Pen, Mineral Water        | 5,000         |
| Tissue, Paan, Supari      | 2,000         |
| Shampoo, Tea              | 3,000         |
| Cigarette                 | 5,000         |
| Tooth powder, Tooth Paste | 2,000         |
| Tooth Brush               | 1,000         |
| Juice                     | 5,000         |
| Cold Drinks               | 10,000        |
| Chips, Chanachur          | 2,000         |
| Pencil Battery, Chocolate | 1,000         |
| Sugar (1)                 | 3,000         |
| Rice (2)                  | 4,000         |
| Dull, Flour (1 Sack)      | 4,000         |
| <b>Total :</b>            | <b>55,000</b> |

## Proposed Item

| Product Name        | Amount        |
|---------------------|---------------|
| Detergent Powder    | 1,000         |
| Soybean Oil (1 Tin) | 3,000         |
| Shampoo             | 2,000         |
| Biscuit, Cake       | 5,000         |
| Rice (4 Sack)       | 8,000         |
| Sugar (2 Sack)      | 6,000         |
| Cigarette           | 5,000         |
| Soap (400)          | 10,000        |
| Cold Drinks         | 10,000        |
| <b>Total :</b>      | <b>50,000</b> |



# 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        |
| Sales (A)                         | 2500         | 75,000  | 900,000       | 3000         | 90,000       | 10,80,000     | 3500         | 105,000      | 12,60,000     |
| <b>Less: Cost of Sale (B)</b>     | 2125         | 63,750  | 765,000       | 2,550        | 76,500       | 9,18,000      | 2,975        | 89,250       | 10,71,000     |
| <b>Gross Profit 15% (A-B)=(C)</b> | <b>375</b>   | 11,250  | 135,000       | 450          | 13,500       | 162,000       | 525          | 15,750       | 189,000       |
| <b>Less operating cost :</b>      |              |         |               |              |              |               |              |              |               |
| Electricity bill                  |              | 300     | 3600          |              | 400          | 4,800         |              | 500          | 6,000         |
| Mobile Bill                       |              | 300     | 3600          |              | 400          | 4,800         |              | 500          | 6,000         |
| Generator Bill                    |              | 200     | 2,400         |              | 200          | 2,400         |              | 300          | 3,600         |
| Salary from Business              |              | 6,000   | 72,000        |              | 6000         | 72,000        |              | 6000         | 72,000        |
| Others (TL fee, Entertainment)    |              | 200     | 2400          |              | 200          | 2400          |              | 200          | 2400          |
| Depreciation Expenses             |              | 450     | 5400          |              | 450          | 5400          |              | 450          | 5400          |
| <b>Total Operating Cost (D)</b>   |              | 7,450   | 89,400        |              | <b>7,650</b> | <b>91,800</b> |              | <b>7,950</b> | <b>95,400</b> |
| <b>Net Profit (C-D) = (E)</b>     |              | 3,800   | 45,600        |              | <b>5,850</b> | <b>70,200</b> |              | <b>7,800</b> | <b>93,600</b> |
| GT payback                        |              |         | <b>20,000</b> |              |              | <b>20,000</b> |              |              | <b>20,000</b> |
| <b>Retained Income:</b>           |              | 25,600  |               |              | 50,200       |               |              | 73,600       |               |

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



| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                   | 50,000                  | 0                       | 0                       |
| 1.2         | Net Profit (Ownership Tr. Fee added back)         | 45,600                  | 70,200                  | 93,600                  |
| 1.3         | Depreciation (Non cash item)                      | 5,400                   | 5,400                   | 5,400                   |
| 1.4         | Opening Balance of Cash Surplus                   | 0                       | 31,000                  | 86,600                  |
|             | <b>Total Cash Inflow</b>                          | <b>101,000</b>          | <b>106,600</b>          | <b>185,600</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                               |                         |                         |                         |
| 2.1         | Purchase of Product                               | 50,000                  | 0                       | 0                       |
| 2.2         | Investment Pay Back (Including Ownership Tr. Fee) | 20,000                  | 20,000                  | 20,000                  |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>           | <b>20,000</b>           | <b>20,000</b>           |
| <b>3.0</b>  | <b>Net Cash Surplus</b>                           | <b>31,000</b>           | <b>86,600</b>           | <b>165,600</b>          |



## **S**TRENGTH

- Environment-Friendly.
- Skilled & 2 Years of Experience
- Position of his shop in front of the market.
- Book keeping maintain properly

## **W**EAKNESS

- Lack of Investment

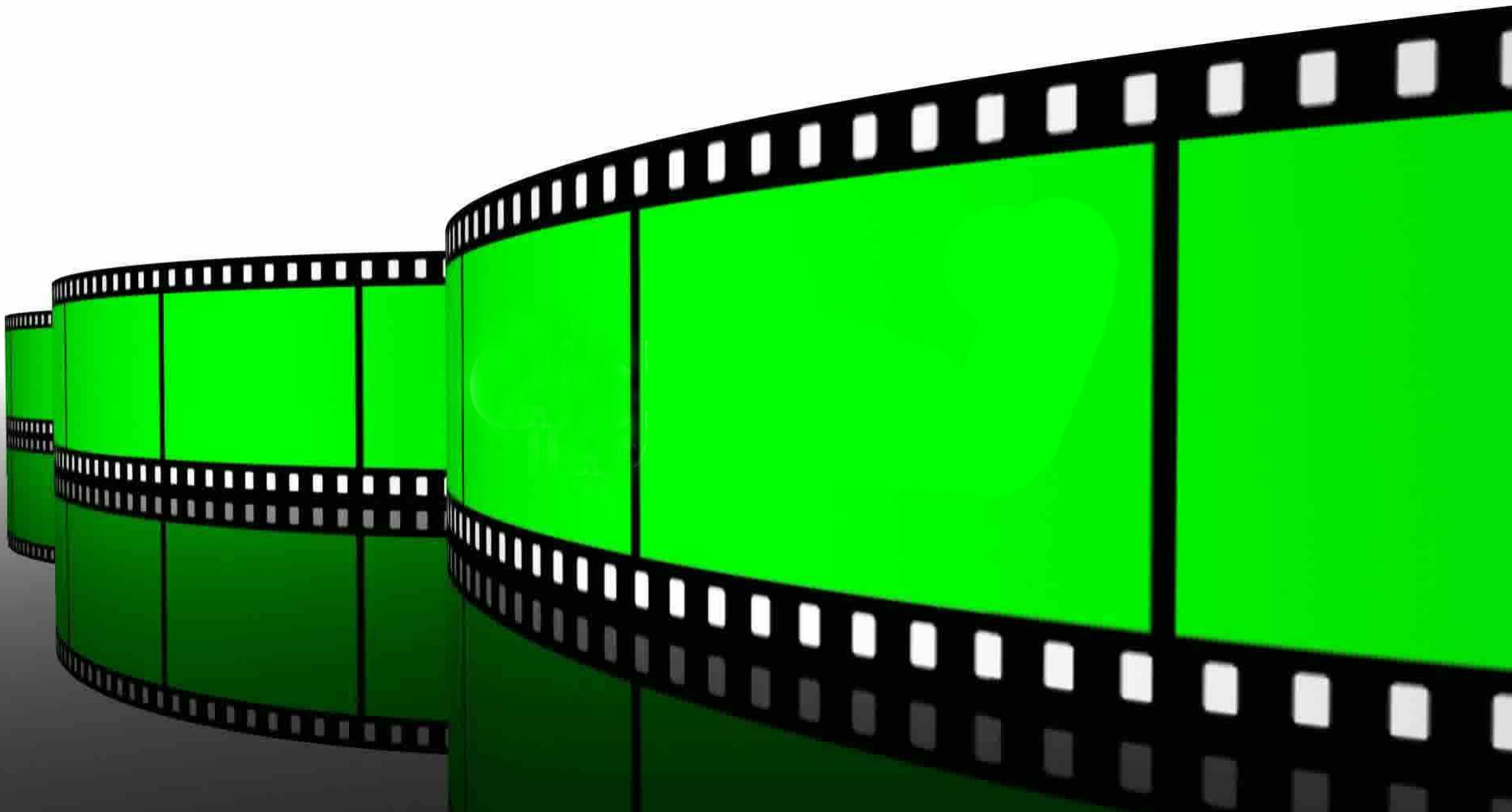
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of customer

## **T**HREATS

- Competitor may arise
- Theft
- Fire

# Photographs



# Photographs





# Photographs



# Photographs





# Photographs



# Photographs



# Photographs





# Photographs



গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
সাতুরিয়া ইউনিয়ন পরিষদ কার্যালয়  
উপজেলাঃ- সাতুরিয়া, জেলাঃ- মানিকগঞ্জ, বাংলাদেশ

নিবন্ধন নম্বর : ০০৪

নিবন্ধন তারিখ : ২০/৫/১৬

নিবন্ধন নং : ০৭৯৬

## জন্ম সনদ

শিশু ১, মা ও পুত্র সনদ (স্বাভাবিক পদ্ধতি) বিধি, ১৯৯৯  
(জন্ম নিবন্ধন নম্বর থেকে উদ্ধৃত)

সনদ উৎস ক্রমিক : ২৫/৫/১৬

নিবন্ধন নং : ০৭৯৬

নাম : মোঃ বাহার হোসেন (অম্বি)

জন্ম তারিখ : ২২/৩/১৯৯৬

জন্ম স্থান : সাতুরিয়া

উপজেলা : সাতুরিয়া

নিবন্ধন নং : ০৭৯৬

জন্ম তারিখ : ২২/৩/১৯৯৬

জন্ম স্থান : সাতুরিয়া

Signature and Stamp area



संज्ञा

संज्ञा का अर्थ है वह शब्द जो किसी वस्तु या व्यक्ति को सूचित करता है।  
संज्ञा का प्रयोग हमारे दैनिक जीवन में अत्यंत आवश्यक है।  
संज्ञा का अर्थ है वह शब्द जो किसी वस्तु या व्यक्ति को सूचित करता है।  
संज्ञा का प्रयोग हमारे दैनिक जीवन में अत्यंत आवश्यक है।

संज्ञा के प्रकार

संज्ञा को दो प्रकार में बांटा जा सकता है।  
1. व्यक्तिगत संज्ञा  
2. सामान्य संज्ञा



# साहित्यिका शिक्षण विभाग, महाराष्ट्र शासन

साहित्यिका शिक्षण विभाग, महाराष्ट्र शासन

## साहित्यिका शिक्षण विभाग



संख्या - 475

महाराष्ट्र शासन, साहित्यिका शिक्षण विभाग, महाराष्ट्र शासन, मुंबई

- 1. साहित्यिका शिक्षण विभाग
- 2. साहित्यिका शिक्षण विभाग
- 3. साहित्यिका शिक्षण विभाग
- 4. साहित्यिका शिक्षण विभाग
- 5. साहित्यिका शिक्षण विभाग
- 6. साहित्यिका शिक्षण विभाग
- 7. साहित्यिका शिक्षण विभाग
- 8. साहित्यिका शिक्षण विभाग
- 9. साहित्यिका शिक्षण विभाग
- 10. साहित्यिका शिक्षण विभाग

| क्र.सं. | नाम | पद | वर्ग |
|---------|-----|----|------|
| 1       |     |    |      |
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| 10      |     |    |      |







*Presented at*  
**30<sup>th</sup> Internal Design Lab**  
on February --, 2016 at GT

