

Proposed NU Business Name: **M/S HELAL CONFECTIONARY**



Project identification and prepared by: Md.Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAHIM UDDIN (HELAL)
Age	:	01/02/1984 (34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	1 Sons 02 Daughter
No. of siblings:	:	07 Brother 03 Sisters
Address	:	Vill: West joypur P.O: Moharaj gonj, P.S: Chagnaiya , Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE : AYESHA AKTER
(iii) Father's name	:	SAHABUDDIN TAJUL
(iv) GB member's info	:	Branch: Shuvopur, Centre # 13(Female), Member ID:1340/1, Group No: 03 Member since: 05-03-2001-2008 (8 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01712-931522
Mother's Contact No.	:	01856-325422
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE: AYESHA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

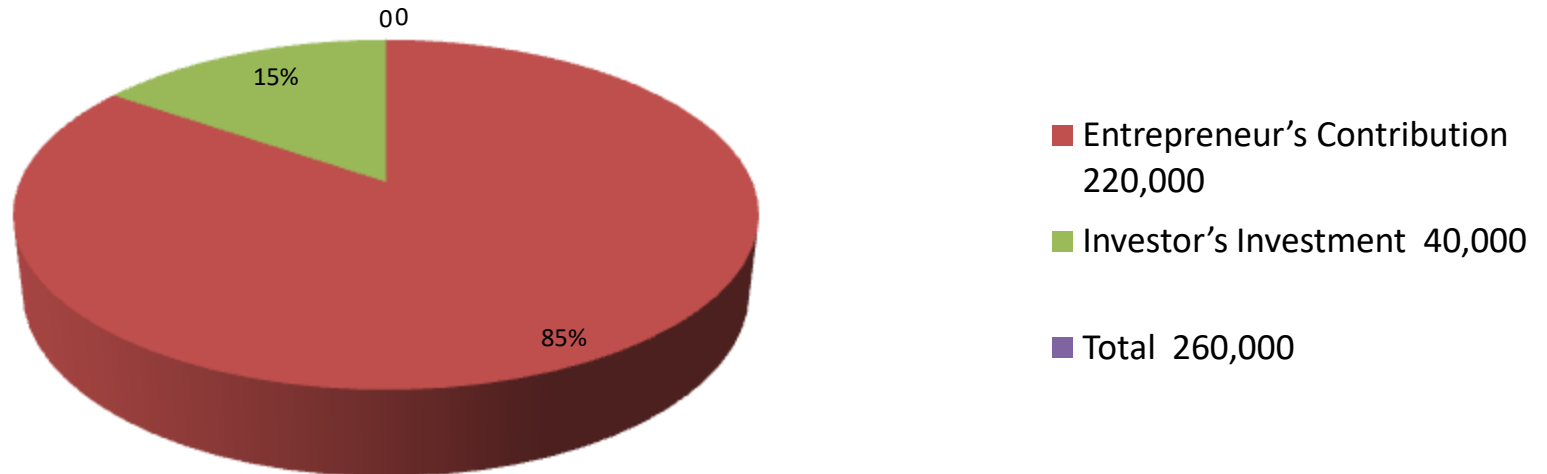
Proposed Nobin Udyokta Business Info

Business Name	:	M/S HELAL CONFECTIONARY
Location	:	Shuvo pur Notun bazar,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 1,50,000/-
Financing	:	Self BDT 1,10,000/- (From Existing Business) 77% Required Investment Bdt,40,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10Ft X 15 ft. = 100 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like biscuit,soft drink,chanachur etc.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscuit,soft drink,chanachur etc.	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
biscuit,soft drink,chanachur etc.	1875	56250	675000
Total Variable Expense	1875	56250	675000
Contributon Margin (CM) [C=(A-B)]	625	18750	225000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		11550	138600

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	10,000	10,000	1	10,000	10,000	20,000
chanachur	1	10,000	10,000	1	10,000	10,000	20,000
patato chips	1	10,000	10,000	1	10,000	10,000	20,000
apple	1	10,000	10,000	1	10,000	5,000	15,000
grapes	1	10,000	10,000	1	10,000	5,000	15,000
soft drink	1	5,000	5,000	1		0	5,000
orenge	1	5,000	5,000			0	5,000
security	1	50,000	50,000			0	50,000
			0			0	0
			0			0	0
Total	8	110000	110,000	6	50,000	40,000	150,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscuit,soft drink,chanachur etc.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
biscuit,soft drink,chanachur etc.	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7200	86400	86980	87569
Net Profit (E)= [C-D]		15300	183600	192780	202419
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	183,600	192780	202419
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167600	344380
	Total Cash Inflow	223,600	360,380	546,799
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	167,600	344,380	530,799

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shuvo pur Notun
bazar, Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Chiffon
250g
Chiffon
250g
Chiffon
250g
Chiffon
250g
Chiffon
250g
Chiffon
250g

Large bunch of white grapes hanging from the ceiling.

Large bunch of white grapes hanging from the ceiling.

Crates of fresh produce including oranges and green grapes.

Apples wrapped in red mesh netting.

Advertisement or poster on the wall.

Shelves with various packaged goods and products.