

A Nobin Udyokta Project

Khan Confectionary



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Md. Saral Khan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Saral Khan
Age	:	15/01/1983 (32 years 10 months)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers, 2 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. Shamsun Nahar
(iii) Father's name	:	Abdul Mazid Khan
(iv) GB member's info	:	Member since: 15/03/1990 Branch: Dhamrai, Centre no.18, Group:08, Loanee No.1687 First loan:2500/- Total Amount Received: Tk. 200,000/- Existing loan: 50,000/- Outstanding: 12,000/-
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 etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business (Confectionary)
Trade License	:	103
Business Experiences	:	15 years
Other Own/Family Sources of Income	:	Business (NU's brother involve with tailoring business)
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01965949338
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1990. At first his mother took a loan amount of 2500 BDT from Grameen Bank. NU's mother invested GB loan in his son's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Khan Confectionery
Address/ Location	:	Rajnagar bazar, Dhamrai, Dhaka
Total Investment in BDT	:	250,000/-
Financing	:	Self BDT : 150,000 (from existing business) - 60% Required Investment BDT : 100,000 (as equity) - 40 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % 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)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Fridge (2)	30,000		150,000
Furniture	19,000		
Fan (01)	1,000		
Presents Goods item: (Attached)	100,000		
Proposed Stock Items: (Biscuit, Noodles, Cake, Sweet, Liquid Milk, Shampoo, Horlicks, Telkom Powder, Juice Etc.)		100,000	100,000
Total Capital	150,000	100,000	250,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



SI #	Present Stock Item		Proposed Item	
	Particulars	Amount Tk	Particulars	Amount Tk
01	Biscuit	5,000	Horlicks	10,000
02	Cosmetics (Snow, Soap, Perfume, Olive oil, Toothpaste)	10,000	Cosmetics (Snow, Soap, Perfume, Olive oil, Toothpaste)	15,000
03	Surf Excel	5,000	Surf Excel	4,000
04	Liquid Milk	4,000	Liquid Milk	5,000
05	Juice	6,000	Juice	10,000
06	Shampoo	3,000	Shampoo	5,000
07	Vim	1,500		0
08	Cold drinks	34,000	Cold drinks	20,000
09	Chips	5,000		0
10	Ice cream	5,000	Ice cream	4,000
11	Chanachur	3,000	Chanachur	2,000
12	Perfume	3,500	Perfume	1,500
13	Noodles	2,500	Tang	3,000
14	Bulb, Ball	1,000	Chutney	2,500
15	Fruits	2,500	Napkin	2,500
16	Lactose	2,000	Lactose	3,000
17	Yogurt	5,000	Fuit	10,000
18	Bread Butter	2,000	Bread Butter	2,500
	Total	100,000	Total	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	900,000
<i>Less: Cost of sale(B)</i>	2,125	63,750	765,000
Gross Profit 15% (A-B)= [C]	375	11,250	135,000
<i>Less: Operating Costs</i>			
Electricity bill		1,000	12,000
Night Guard Bill		150	1,800
Mobile Bill		200	2,400
Present Salary of NU		6,000	72,000
Others (Entertainment, TL Fee)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses(50,000*15%)		625	7,000
<i>Total Operating Cost (D)</i>		8,175	98,100
Net Profit (C-D):		3,075	36,900

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)	3000	90,000	10,80,000	3500	105,000	12,60,000	4000	120,000	14,40,000
Less: Cost of Sale (B)	2550	76,500	9,18,000	2975	89,250	10,71,000	3400	40,800	489,600
Gross Profit (A-B)=(C)	450	13,500	162,000	525	15,750	1,89,000	600	18000	216,000
Less operating cost :									
Electricity bill		1200	14,400		1300	15,600		1500	18000
Night Guard Bill		150	1,800		180	2,160		200	2400
Proposed Salary of NU		7000	84000		7000	84000		7000	84000
Mobile Bill		250	3,000		300	3,600		400	4800
Others (Entertainment)		200	2,400		200	2,400		300	3600
Non Cash Item:									
Depreciation Expense		625	7500		625	7500		625	7500
Total Operating Cost (D)		9,425	1,13,100		9,605	1,15,260		10,025	120,300
Net Profit (C-D) = (E)		4075	48,900		6,145	73,740		7,975	95,700
GT payback		40,000			40,000			40,000	
Retained Income:		8,900			33,740			55,700	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	48,900	73,740	95,700
1.3	Depreciation (Non cash item)	7500	7500	7500
1.4	Opening Balance of Cash Surplus	0	4,400	45,640
	Total Cash Inflow	1,56,400	85,640	1,48,840
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan*	12000	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	152,000	40,000	40,000
3.0	Net Cash Surplus	4,400	45,640	108,840



STRENGTH

- Located beside Road
- Business Experiences and Skill
- Environment Friendly
- 16 hours shop open
- No loan against business
- Increase in Sales

WEAKNESS

- No effort for marketing
- Credit Sale

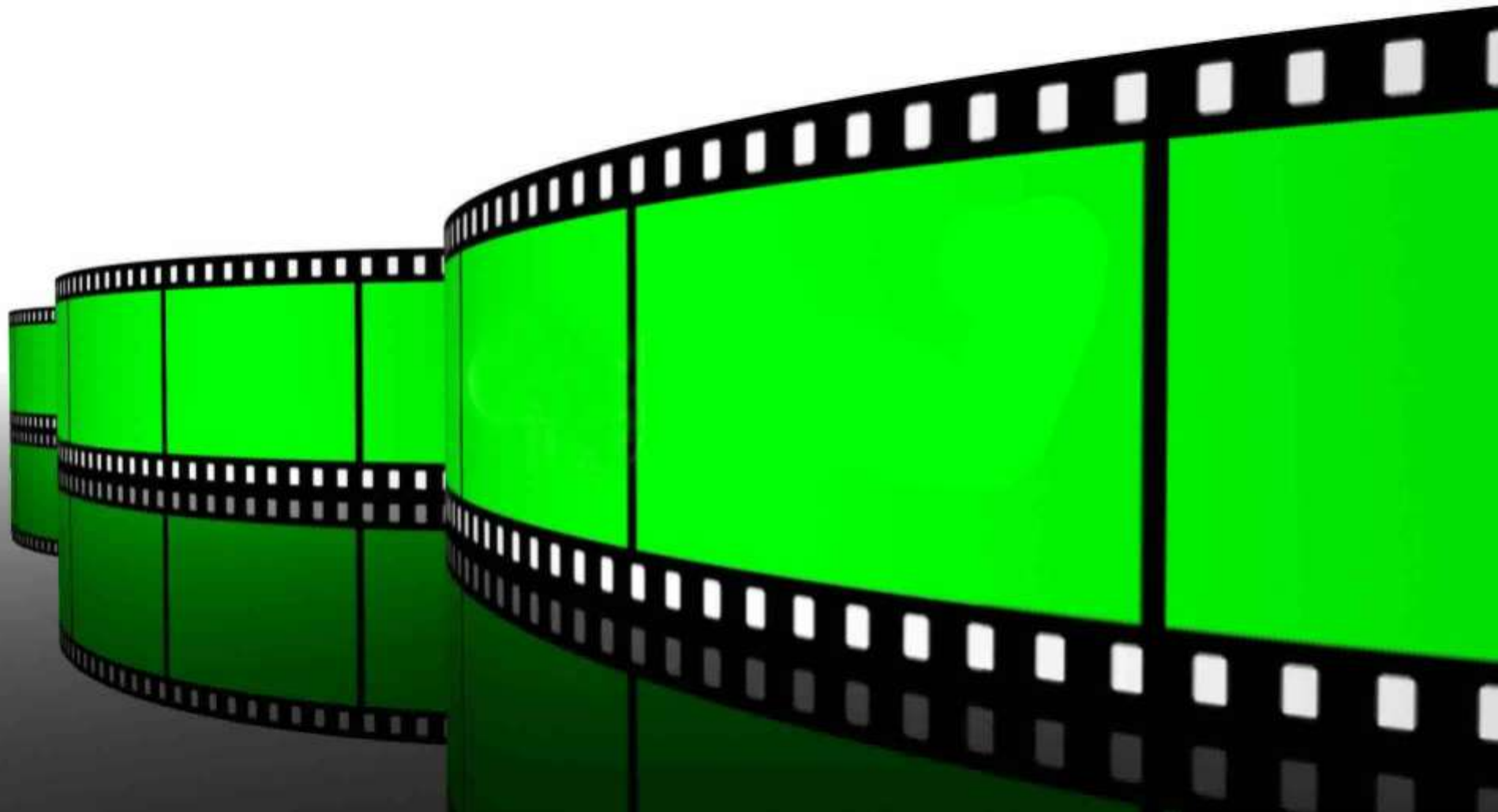
OPPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer

THREATS

- Competitor
- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs



Photographs



Photographs



Photographs



Photographs



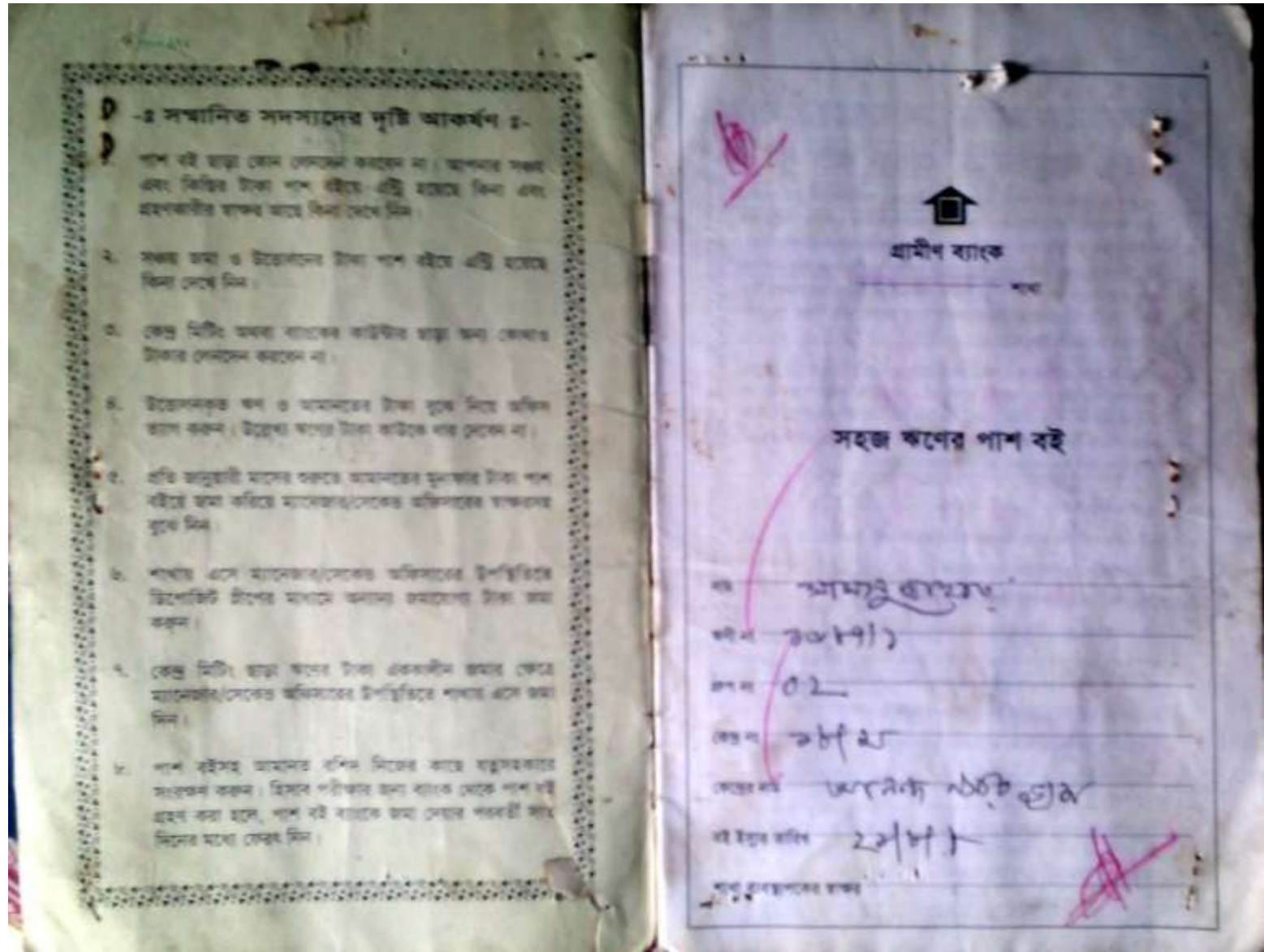
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