

Proposed NU Business Name: **M/S SHOHEL CONFECTIONERY**



Project identification and prepared by: MD. Abadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL MOLLA
Age	:	21-10-1986 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers
Address	:	Vill: Jewpara, P.O: Jewpara, P.S: Puthia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RINA BEGUM
(iii) Father's name	:	MD. ANISUR MOLLA
(iv) GB member's info	:	Branch: Jewpara, Centre # 38(Female), Member ID: 3851/2, Group No: 01 Member since: 15-06-2012 (4Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 21,360
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-924822
Mother's Contact No.	:	01912-866541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RINA BEGUM joined Grameen Bank since 4 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHOHEL CONFECTIONERY
Location	:	Jhalmolia, Jewpara, Puthia, Rajshahi
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 75,000/-(from existing business) 56% Required Investment BDT 60,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Puthia, Rajshahi.▪Agreed grace period is 3 months.

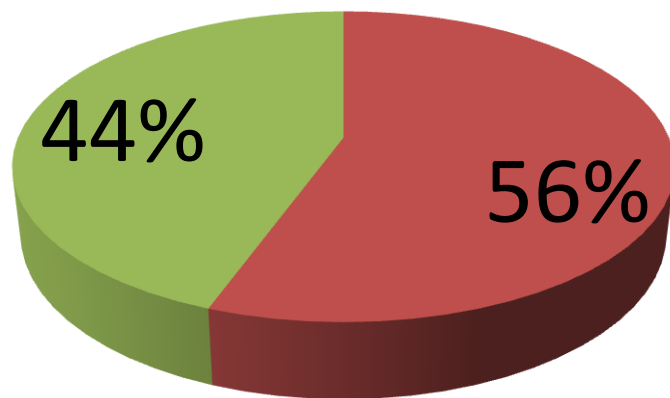
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Confectionery Item	2,380	71,400	856,800
Total variable Expense (B)	2,380	71,400	856,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		200	2,400
Entertainment		300	3,600
Guard		120	1,440
Total fixed Cost (D)		6,620	72,000
Net Profit (E) [C-D]		5,980	79,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	5,000	0	5,000
Cosmetics	20,000	10,000	30,000
Soft drinks	4,500	40,000	44,500
Bakery Item	10,000	0	10,000
Chocolate	3,000	0	3,000
Oil	2,500	0	2,500
Fridge (2)	30,000	0	30,000
Ice-cream	0	10,000	10,000
Total	75,000	60,000	135,000

Source of Finance



■ Entrepreneur's Contribution 75,000

■ Investor's Investment 60,000

■ Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	4,150	124,500	1,494,000	1,568,700
Total Sales (A)	4,150	124,500	1,494,000	1,568,700
Less. Variable Expense				
Confectionery Item	3,528	105,825	1,269,900	1,333,395
Total variable Expense (B)	3,528	105,825	1,269,900	1,333,395
Contribution Margin (CM) [C=(A-B)]	623	18,675	224,100	235,305
Less. Fixed Expense				
Electricity Bill		800	9,600	10,500
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	5,500
Entertainment		300	3,600	4,000
Guard		120	1,440	1,800
Non Cash Item				
Depreciation		500	6,000	6,000
Total Fixed Cost		7,420	89,040	91,800
Net Profit (E) [C-D]		11,255	135,060	143,505
Investment Payback			36,000	36,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	135,060	143,505
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus		105,060
	Total Cash Inflow	201,060	254,565
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	105,060	218,565

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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From the House of MUM

কনফেকশনারী



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ভারত হারবাল
মহা দী হেথ সু

০১ ৭৪৯ ৩
ভারত হারবাল



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SHARP SHARP

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THINK
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CLEAR

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Advertisement for a product, possibly a beverage or snack, with text in a non-English language.

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SHARP



Q-2
SUN SILK
7 FBC
Manufactured by
Unilever Bangladesh Ltd
31, Kakrail Heavy I/A, Chittagong

FAMILY PICTURE

