

Proposed NU Business Name: **OTHOIE STORE & 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. ABDUL KAILOUME KHAN
Age	:	14-12-1985 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2
No. of siblings:	:	8
Address	:	Vill: Jhalmolia, 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	:	LATE. MOST. HAFEZA BEGUM
(iii) Father's name	:	LATE. MD. HOSSAIN KHAN
(iv) GB member's info	:	Branch: Puthia, Centre # 39(Female), Member ID: 3973, Group No: 03 Member since: 04-03-1995 (21 Years) First loan: BDT 5,000
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(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	:	15 years experience in running business. He has ***** training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-007414
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MOST. HAFEZA BEGUM joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	OTHOIE STORE & CONFECTIONERY
Location	:	Jhalmolia Bazar, Jewpara, Puthia, Rajshahi
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 60% Required Investment BDT 1,00,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 14 ft= 140 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; Cosmetics Item, Biscuit, Soft drinks etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪The shop is owned.▪Collects goods from Natore, Rajshahi.▪Agreed grace period is 3 months.

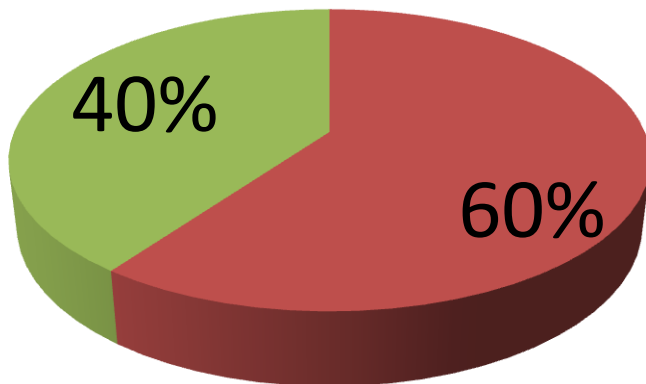
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Confectionery Item	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Electricity Bill		1,500	18,000
Solar Bill		400	4,800
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		300	3,600
Guard		120	1,440
Salary (staff)		5,000	60,000
Total fixed Cost (D)		14,420	84,000
Net Profit (E) [C-D]		6,580	168,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	100,000	30,000	130,000
Bakery Biscuit	5,000	20,000	25,000
Soft Drinks (15 x 400)	6,000	40,000	46,000
Soap, Washing Powder, Chocolate etc	15,000	5,000	20,000
Chips, Chanachur, Noodles, Ice cream etc	24,000	5,000	29,000
Total	150,000	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	4,750	142,500	1,710,000	1,795,500
Total Sales (A)	4,750	142,500	1,710,000	1,795,500
Less. Variable Expense				
Confectionery Item	3,800	114,000	1,368,000	1,436,400
Total variable Expense (B)	3,800	114,000	1,368,000	1,436,400
Contribution Margin (CM) [C=(A-B)]	950	28,500	342,000	359,100
Less. Fixed Expense				
Electricity Bill		1,500	18,000	19,000
Solar Bill		400	4,800	5,500
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		3,000	36,000	38,000
Entertainment		300	3,600	4,000
Guard		120	1,440	1,500
Salary (staff)		5,000	60,000	60,000
Total Fixed Cost		15,520	186,240	191,000
Net Profit (E) [C-D]		12,980	155,760	168,100
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	155,760	168,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		95,760
	Total Cash Inflow	255,760	263,860
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	95,760	203,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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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FAMILY PICTURE