

Proposed NU Business Name: **NIRAB SWEET & CONFECTIONERI**



Project identification and prepared by: Md. Anshar Alli
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRANTO GOSH
Age	:	12-07-1997(20 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Modhupur naya para, P.O:Modhupur, P.S: Modhupur, Dist: Tangail. .
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KALPONA RANI GOSH
(iii) Father's name	:	PRODIP GOSH
(iv) GB member's info	:	Branch: Modhupur ,Centre # 31(Female), Member ID: 5527, Group No: 08, Member since: 2014-2017 raining(03Years) First loan: BDT 20,000 Existing loan: BDT 30,000,Outstanding loan:BDT 20,100
Further Information:		
(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	:	

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	:	03 years experience in on business & 03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-299295
Family's Contact No.	:	01705-772716
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KALPONA RANI GOSH Joined Grameen Bank Since 03 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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Proposed Nobin Udyokta Business Info

Business Name	:	NIRAB SWEET & CONFECTIONERI
Location	:	Dainik Bazaar Shathir Mor, Modhupur,Tangail.
Total Investment in BDT	:	BDT 307,800/-
Financing	:	Self BDT 247,800(from existing business) 81% Investors Investment BDT 60,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*15ft= 300 Square ft
Security of the shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini etc▪Average 10% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

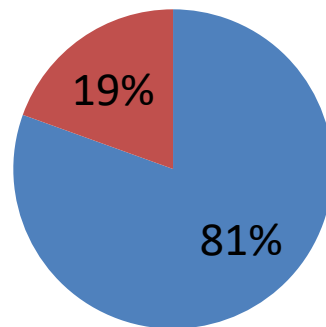
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kamol pani, baby foods,bekary etc	5,000	150,000	1800000
Bkash, Flaxiload	4,000	120,000	1440000
Total Sales (A)	9,000	270,000	3240000
Less. Variable Expense			
kamol pani, baby foods,bekary etc	4,500	135,000	1620000
Bkash, Flaxiload	3,920	117,600	1411200
	0	0	0
Total variable Expense (B)	8,420	252,600	3031200
Contribution Margin (CM) [C=(A-B)]	580	17,400	208800
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		600	7,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		200	2,400
Genaretor		400	4,800
Mobile bill		300	3,600
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
kamol panio	200	55	11,000	150	55	8,250	19,250
baby foods	30	300	9,000	30	300	9000	18,000
bekary	1	5000	5,000	2	5000	10,000	15,000
cosmetic	1	3000	3,000	5	3000	15,000	18,000
samogri			0		0	0	0
			0		0	0	0
flaxi	1	10000	10,000	1	10000	10000	20,000
	0	0	0	0	0	0	0
other	1	9800	9,800	1	7750	7750	17,550
Security			200,000	0	0	0	200,000
Total			247,800	0		60,000	307,800

Source of Finance



■ Entrepreneur Investment :247800

■ Investor Investment : 60000

■ Total Investment: 307800



Financial projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
kamol pani, baby foods,bekary etc	5,500	165,000	1980000	2,079,000	
Bkash, Flaxiload	5,000	150,000	1800000	1,890,000	
Total Sales (A)	10,500	315,000	3780000	3,969,000	
Less. Variable Expense					
kamol pani, baby foods,bekary etc	4,950	148,500	1782000	1,871,100	
Bkash, Flaxiload	4,900	147,000	1764000	1,852,200	
	0	0			
Total variable Expense (B)	9,850	295,500	3546000	3,723,300	
Contribution Margin (CM) [C=(A-B)]	650	19,500	234000	245,700	
Less. Fixed Expense					
Rent		5000	60,000	60,000	
Electricity bill		300	3,600	3,700	
Transportation		600	7,200	7,400	
Salary (self)		5000	60,000	60,000	
Salar (staff)		0	0	0	
Entertainment		100	1,200	1,300	
Guard		120	1,440	1,440	
Genaretor		150	1,800	1,800	
Mobile bill		400	4,800	4,900	
Total fixed Cost (D)		11,670	140,040	140,540	
Net Profit (E) [C-D]		7,830	93,960	105,160	
Investment Payback			36,000	36,000	

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	60,000	
1.2	Net Profit	93,960	105,160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		57,960
	Total Cash Inflow	153,960	163,120
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	57,960	127,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 09 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









FAMILY PICTURE

