

Proposed NU Business Name: **ORPA CONFECTIONERY**

Project identification and prepared by: Pongkoj Kumar ,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK HOSSAIN
Age	:	10/03/1984(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Rayed Purbo para, P.O: Rayed Dorga Bazar P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HAZARA(ANOWARA)
(iii) Father's name	:	ABDUL HAMID
(iv) GB member's info	:	Branch: Goshinga, Centre # 70(Female), Member ID: 7593, Group No: 06 Member since: 05/06/1994 to 2004(10Years) First Loan: BDT 5,000/- , Existing Loan: BDT 9,890/- Outstanding Loan: Nil
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..	:	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	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-594487
Family's Contact No.	:	01943-119207
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAZARA(ANOWARA) joined Grameen Bank since 10 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ORPA CONFECTIONERY
Location	:	Amrid Bazer, Amrid.
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has various fishes like : Cosmetics item, cold drinks, bakery, confectionery item, etc. ▪Average gain on sale 20% ▪The business is operated by entrepreneur. Existing 01employee. ▪The Shop is rented. ▪Collects goods from Amraid Bazar. ▪Agreed grace period is 3 months.

Existing Business

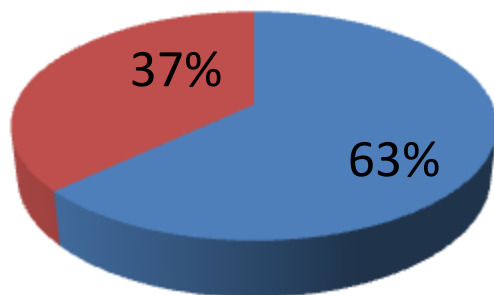
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics item, cold drinks, bakery, confectionery item, etc.	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Cosmetics item, cold drinks, bakery, confectionery item, etc.	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,450	1,01,400
Net Profit (E) [C-D]		9,550	1,14,600

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cosmetic items	-	-	20,000	-	-	10,000	30,000
Cold Drink	15 case	450	6,750	20 case	4,500	9,000	15,750
Bakery items	-	-	15,000	-	-	10,000	25,000
Confectionery items	-	-	10,000	-	-	-	10,000
Soap	100 P	40	4,000	50 P	40	2,000	6,000
Chips	10 Packet	140	1,400	-	-	-	1,400
Flexiload	-	-	5,000	-	-	15,000	20,000
Other	-	-	2,850	-	-	4,000	6,850
Security of Advanced	-	-	20,000	-	-	-	20,000
Total			85,000			50,000	1,35,000

Source of Finance



■ Entrepreneur's Contribution- 85,000

■ Investor's Investment- 50,000

■ Total Investment-1,35,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Cosmetics item, cold drinks, bakery, confectionery item, etc.	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Cosmetics item, cold drinks, bakery, confectionery item, etc.	3,200	96,000	11,52,000	12,09,600	12,70,080
Total variable Expense (B)	3,200	96,000	11,52,000	12,09,600	12,70,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,700
Transportation		700	8,400	8,700	9,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total fixed Cost (D)		8,700	1,04,400	1,05,000	1,05,600
Net Profit (E) [C-D]		15,300	1,83,600	1,97,400	2,11,920
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,83,600	1,97,400	2,11,920
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,63,600	3,41,000
	Total Cash Inflow	2,33,600	3,61,000	5,52,920
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,63,600	3,41,000	5,32,920

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

