

Jobbar Confectionary



Presented by

Md. Abdul Jabbur Faruk

Nu Identified and PP Prepared by :
Md. Ballal Hossain (Ramgonj Unit)
Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Abdul Jabbur Faruk
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothes,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. Rajia Begum
(iii) Father's name	:	Mr. Abul Khair
(iv) GB member's info	:	Branch: Porcoat-Chartkhil , Centre 62/ma , Loanee no.:6455 Member since 16/05/2011, First loan: Tk 15000/- Existing loan: Tk.40,000/- Outstanding: Tk.16,612/-.
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	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Confectionary & Tea Stall.
Trade License	:	183
Business Experiences	:	05 years :
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01823030527
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011(04 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jobbar Confectionery.
Address/ Location	:	Ratanpur, Ramgonj, Laxmipur.
Total Investment in BDT	:	2,00,000
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	5000
Proposed Salary		5000
Proposed Business		
(i) % of present gross profit margin	:	20% (10% on Confectionery and 30% on Tea, Ice Cream & Others. On an average 20% profit margin)
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Bakery item	5,000/-	15,000/-	20,000/-
Refrigerator	20,000/-	45,000/-	65,000/-
Cold drinks, Milk, Ice-cream	10,000/-	40,000/-	50,000/-
Advance	50,000/-	-	50,000/-
Furniture	15,000/-	-	15,000/-
Total Capital	1,00,000/-	1,00,000/-	200,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500/-	75,000/-	9,00,000/-
Less: Cost of sales (B)	2,000/-	60,000/-	7,20,000/-
Gross Profit (C) [C=(A-B)]	500/-	15,000/-	1,80,000/-
Less: Operating Costs			
Generator bill		120/-	1,440/-
Shop Rent		1,500/-	18,000/-
Electricity bill		300/-	3,600/-
Night Guard bill		100/-	1,200/-
Present salary/Drawings- self		5000	60000
Mobile & Others cost		300/-	3,600/-
Non Cash Item:			
Depreciation Expenses (Refrigerator 20% and Furniture 10%)		459/-	5,508/-
Total Operating Cost (D)		7,779/-	93,348/-
Net Profit (C-D):		7,221/-	86,652/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,000	90,000	10,80,000	3,500	1,05,000	12,60,000
<i>Less: cost of sales (B)</i>	2,400	72,000	8,64,000	2,800	84,000	10,08,000
Gross Profit (C) [C=(A-B)]	600	18,000	2,16,000	700	21,000	2,52,000
<i>Less: Operating Costs</i>						
Electricity bill		500	6000		550	6600
Generator bill		120	1440		150	1800
Shop Rent		1500	18000		1500	18000
Mobile bill		300	3600		300	3600
Present salary/Drawings- self		5000	60000		6000	72000
Night Guard bill		100	1200		100	1200
Others cost		100	1200		200	2400
Non Cash Item:						
Depreciation Expenses		459	5508		459	5508
<i>Total Operating Cost (D)</i>		8079	96948		9259	111108
(Net Profit C-D) :		9921	119052		11741	140892
Pay Back			60000			60000
Retained Income:			59052			80892

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000/-	
1.2	Net Profit (Ownership Tr. Fee added back)	1,19,052/-	1,40,892/-
1.3	Depreciation (Non cash item)	5,508/-	5,508/-
1.4	Opening Balance of Cash Surplus		47948
	Total Cash Inflow	2,24,560/-	1,94,348/-
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000/-	
2.2	Payment of GB Loan	16,612/-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000/-	60,000/-
	Total Cash Outflow	1,76,612/-	60,000/-
3.0	Net Cash Surplus	47,948/-	1,34,348/-

SWOT Analysis

STRENGTH

- ✓ Provide quality products to meet demand for the community.
- ✓ Well Known Person in locality.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ In front of a Madrasa & beside the road.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.







Presented at
4th GT's Internal Design Lab
on 9 March, 2015 at GT



For more information

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