

SHOHAG CONFECTIONARY

মেসার্স
আপনাদের সহযোগীতায় আমাদের এগিয়ে চলা....

শ্রীঃ মোঃ শোহাগ হোসেন

শোহাগ কন্ফেকশনারী

এন্ড ডিপার্টমেন্টাল স্টোর

এখানে উন্নতমানের বিস্কুট, কেক, কসমোটিক্স, কোল্ড ড্রিংকস, দধি, মিষ্টি রসমালাই, আইসক্রীম সহ দেশী-বিদেশী গুণগতমান সম্পন্ন খাদ্য ও নিত্য প্রয়োজনীয় বিভিন্ন সামগ্রী পাইকারী ও খুচরা মূল্যে পাওয়া যায়।



বাগ্মা জৌমুন্দী বাজার, দক্ষিণপাড়, রামগঞ্জ, লক্ষ্মীপুর। মোবাইল 01714-436616, 01913-579243

Presented by

Md. Shohag Hossain

Nu Identified and PP Prepared by :
Tanbidul Islam

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shohag Hossain
Age	:	33 Years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers & 4 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. Ayesha Begum
(iii) Father's name	:	Mr. Abdul Mannan
(iv) GB member's info	:	Branch: Sonapur Centre 9/ma, Loan no.1016/1, Member since 05 /11/2003 First loan: Tk.2000/- Existing loan: N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
Education	:	SSC

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

Present Occupation	:	Confectionary Business
Business Experiences	:	10 Years :
Other Own/Family Sources of Income	:	Agriculture and Dairy farm (younger brother)
Other Own/Family Sources of Liabilities	:	N/A
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 2003 (11 years). NU,s father invested GB Loan in his dairy farm and repaired their own house from the income of farm. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shohag Confectionary
Address/ Location	:	Somitir Bazar Road, Baluya-Chowmohoni Bazer.
Total Investment in BDT	:	350000 Taka
Financing	:	Self BDT 200,000/- (from existing business) 57 % Required Investment BDT 150,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	8000/-
Proposed Salary		8000/-
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin		15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3400	102000	1224000
Gross Profit (C) [C=(A-B)]	600	18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		700	8400
Generator bill		300	3600
Shop Rent		1500	18000
Night Guard bill		100	1200
Entertainment		300	3600
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Others fee		100	1200
Non Cash Item:			
Depreciation Expenses		395	4740
<i>Total Operating Cost (D)</i>		11895	142740
Net Profit (C-D):		6105	73260

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Cosmetics (soap, oil , cream-snow, lotion Powder, brush, toothpaste, detergent City gold ornaments. etc)	40000/-	50000/-	90000/-
Bakery items	30000/-	15000/-	45000/-
Cold drinks, milk, yogurt, sweet, ice-cream	30000/-	20000/-	50000/-
Refrigerator	25000/-	35000/-	60000/-
Decoration	15000/-	30000/-	55000/-
TV	10000/-	-	-
Advance	50000/-	-	50000/-
Total Capital	200000/-	150000/-	350000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
<i>Less: cost of sales (B)</i>	4250	127500	1530000	4675	140250	1683000	5100	153000	1836000
Gross Profit (C) [C=(A-B)]	750	22500	270000	825	24750	297000	900	27000	324000
Less: Operating Costs									
Electricity bill		700	8400		750	9000		750	9000
Shop Rent		1500	18000		1500	18000		1500	18000
Generator bill		300	3600		300	3600		350	4200
Night Guard bill		100	1200		150	1800		150	1800
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8000	96000		9000	108000		10000	120000
Others fee		400	4800		400	4800		500	6000
Non Cash Item:									
Depreciation Expenses		1082	12984		1082	12984		1082	12984
Total Operating Cost (D)		12582	150984		13682	164184		14832	177984
(Net Profit C-D) :		9918	119016		11068	132816		12168	146016
Pay Back			60000			60000			60000
Retained Income:			59016			72816			86016

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000/-		
1.2	Net Profit (Ownership Tr. Fee added back)	119016	132816	146016
1.3	Depreciation (Non cash item)	12984	12984	12984
1.4	Opening Balance of Cash Surplus	-	7,2000	157,800
	Total Cash Inflow	282000	217800	316800
2.0	Cash Outflow			
2.1	Purchase of Product	150000/-	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60,000
3.0	Net Cash Surplus	72000	157800	256800







SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of confectionary items.
- ✓ Central point of Baluya-Chowmohoni Bazar.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.

Presented at 40th Executive Design Lab
on 14 December, 2014 at YC

For more information

Grameen Trust

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