

Proposed NU Business Name: **DEB CONFECTIONERY**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIKASH CHANDRA GHOSH
Age	:	05-03-1989 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Nishchintopur, P.O: Kalihati, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SONDHA RANEE GHOSH
(iii) Father's name	:	LAKSHAN CHANDRA GHOSH
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 83 (Female), Member ID: 7523, Group No: 08 Member since: 21-03-1997 (18 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 16,800
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Curd business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-150837
Brother Contact No.	:	01734-929264
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sondha Rane Ghosh joined Grameen Bank since 18 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in curd business.

Proposed Nobin Udyokta Business Info

Business Name	:	DEB CONFECTIONERY
Location	:	Uttarpara, Elenga, Kalihati, Tangail.
Total Investment in BDT	:	BDT 1,26,000
Financing	:	Self BDT 46,000(from existing business) 37% Required Investment BDT 80,000(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Elenga, Tangail. ▪Agreed grace period is 4 months.

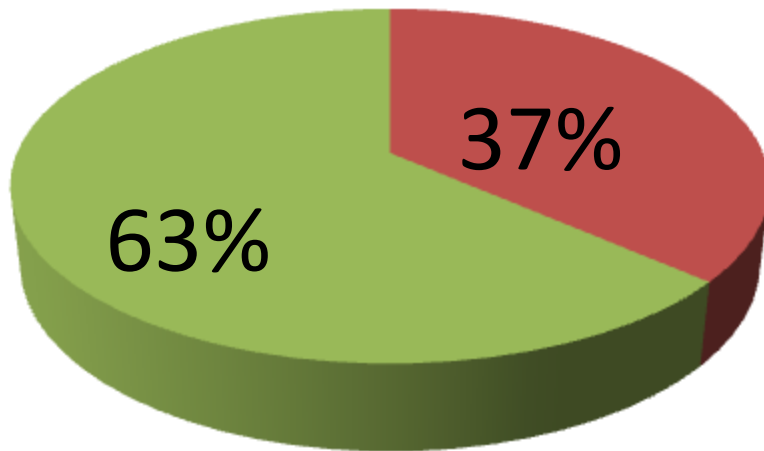
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	1,260	37,800	453,600
Total variable Expense (B)	1,260	37,800	453,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		1,500	18,000
Generator bill		150	1,800
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		10,150	121,800
Net Profit (E) [C-D]		6,050	72,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	31,000	48,000	79,000
Fridge	15,000	32,000	47,000
Total	46,000	80,000	1,26,000

Source of Finance



- Entrepreneur's Contribution 46,000
- Investor's Investment 80,000
- Total 126,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Soft drinks, Chips, Biscuit, Coffee, Tea, Betel leaf etc	2,100	63,000	756,000	793,800
Total variable Expense (B)	2,100	63,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity bill		300	3,600	4,000
Generator bill		150	1,800	2,000
Mobile bill & SMS Monitoring		400	4,800	5,500
Transportation		1,200	14,400	16,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		200	2,400	3,000
Non Cash Item				
Depreciation		783	9,400	9,400
Total Fixed Cost		13,033	156,400	160,400
Net Profit (E) [C-D]		13,967	167,600	179,800
Investment Payback			48,000	48,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	167,600	179,800
1.3	Depreciation (Non cash item)	9,400	9,400
1.4	Opening Balance of Cash Surplus		129,000
	Total Cash Inflow	257,000	318,200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	129,000	270,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 13 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

জয় বাবা লোকনাথ সহায়

দেব কনফেকশনারী

প্রোঃ বিকাশ ঘোস এন্ড ব্রাদার্স

পরিচালনায় : সুব্রত ঘোস

এখানে ফ্রিজের কোল্ড ড্রিংস এবং টক দই, মাঠা
লাচ্চা, জুস, কফি, সিঙ্গারা, সমচা পাওয়া যায়।

বিঃ দ্রঃ এখানে দই ও ঘি অর্ডার নেওয়া হয়।

কালিহাতী বাসষ্ট্যান্ড, টাঙ্গাইল মোবা: ০১৭২৪-৯৪৬২০২ (সুব্রত), ০১৭৬২-১৫০৮৩৭ (বিকাশ)



































FAMILY PICTURE

