

## Proposed NU Business Name: MANIK FAL BITAN



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>FOYEJ AHAMED DEWAN</b>
Age	:	11-05-1987( 31 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers,01 Sister.
Address	:	Vill: South Kolapara P.O:PorshuramP.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAKHINA AKTER</b>
(iii) Father's name	:	<b>MD:TOFAYEL AHAMED DEWAN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 22(Female), Member ID:3274/1, Group No: 25 Member since: 03-02-2010-2018(08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: 38240/-
(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	:	05 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812615667
Mother's Contact No.	:	01835343530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAKHINA AKTER** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

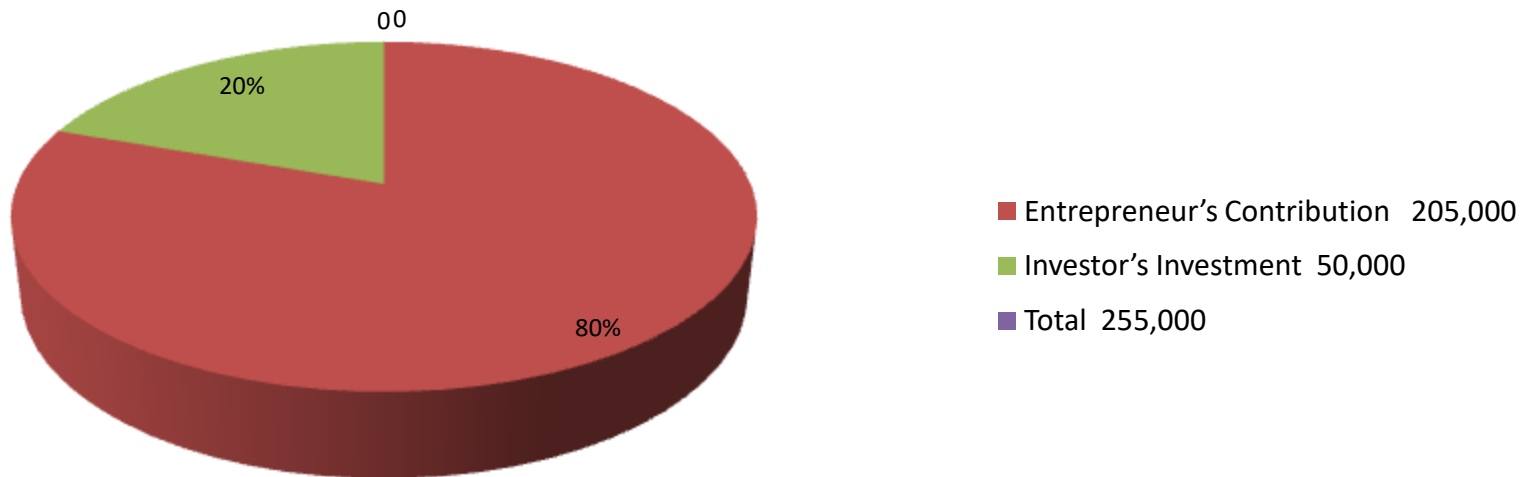
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MANIK FAL BITAN</b>
Location	:	New Station Road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 205000(from existing business) 80% Required Investment BDT,50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;fruts,biscute,chanachur,water,juce,tea,etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Parshuram.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
biscute,chanachur,tea,juce,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscute,chanachur,tea,juce,others	3400	102000	1224000
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		800	9600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		150	1800
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7950</b>	<b>95400</b>
<b>Net Profit (E)= [C-D]</b>		<b>10050</b>	<b>120600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
frut	0	0	20,000			25,000	45,000
biscute	0	0	10,000			5,000	15,000
chanachur	0	0	10,000			5,000	15,000
cooldrink	0	0	15,000			0	15,000
water	0	0	10,000			10,000	20,000
chips	0	0	5,000			0	5,000
juce	0	0	5,000			0	5,000
others	0	0	20,000			0	20,000
security	0	0	100,000			0	100,000
tea	0	0	10,000			5,000	15,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>205,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>255,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscute,chanachur,tea,juce,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500	1686825
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		800	9600	9900	10200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7950</b>	<b>93600</b>	<b>94120</b>	<b>94646</b>
<b>Net Profit (E)= [C-D]</b>		<b>14550</b>	<b>174600</b>	<b>183330</b>	<b>192497</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	174,600	183330	192496.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		154600	317930
	<b>Total Cash Inflow</b>	<b>224,600</b>	<b>337,930</b>	<b>510,427</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>154,600</b>	<b>317,930</b>	<b>490,427</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;New Station  
Road,Parshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















**85%** Energy Efficient  
**5** Star Energy Rating

**See Friendly Refrigerator**  
Energy Efficient

**Working Class @ 40°C**  
Energy Efficient

**Save Healthiest Technology**  
Energy Efficient

**Advanced Door Seals**  
Energy Efficient

**Freshness**









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