

Proposed NU Business Name: **NOYON FOL BITAN**



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Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



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

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

Name	:	<b>NOYON CHANDRA DEY</b>
Age	:	05/02/1989 ( 28Years)
Education, till to date	:	Class-08
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brather & 01 Sister
Address	:	Vill:Palgiri P.O: Palgiri, P.S: Sonagazi, 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>MONI RANI DEY</b>
(iii) Father's name	:	<b>LATE- GONESH CHANDRA DEY</b>
(iv) GB member's info	:	Branch: Chardarbesh, Centre # 11/(Female), Member ID: 3183 Group No: 01 Member since: 02-10-2002(14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 150,000/- Outstanding loan: BDT 35,600/-
(v) Who pays GB loan installment	:	Brother
(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	:	14 Years Experience 14 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01818-052807
Mother's Contact No.	:	01859-045773
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONI RANI DEY** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

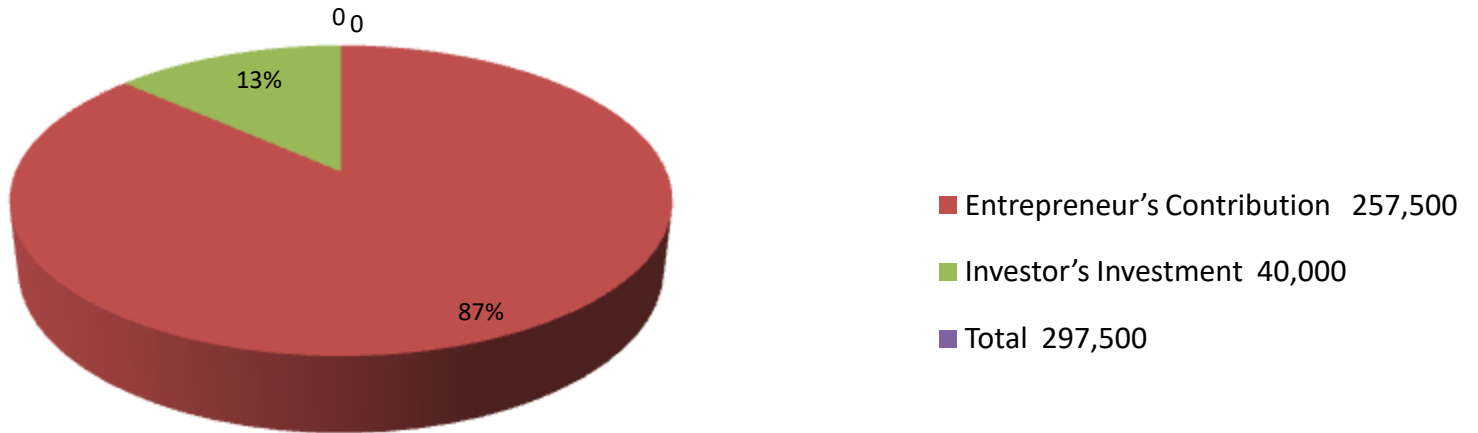
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NOYON FOL BITAN</b>
Location	:	Amin market ziropoint,Sonagazi,Feni.
Total Investment In BDT	:	Bdt 297,500/-
Financing	:	Self BDT 257,500/- (From Existing Business) 87% Required Investment Bdt,40,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	06 Ft X 07 ft. = 42 Square Ft
Security Of The Shop	:	2,00,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Biscuit,juice,Chabachur,Fruits,chips &amp; others.</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Biscuit,juice,Chanachur,Fruits,Chips & Others	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Biscuit,juice,Chanachur,Fruits,Chips & Others	4250	127500	1530000
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		5000	60000
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>11300</b>	<b>135600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11200</b>	<b>134400</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Biscuit	150	60	9,000	150	60	9,000	18,000
Juice	30	50	1,500	100	50	5,000	6,500
Chanachur	100	40	4,000	150	40	6,000	10,000
Fruit	300	130	39,000	0	0	20,000	59,000
Chips	100	10	1,000	0	0	0	1,000
Others			3,000			0	3,000
Security			200,000			0	200,000
<b>Total</b>	<b>680</b>	<b>290</b>	<b>257,500</b>	<b>400</b>	<b>150</b>	<b>40,000</b>	<b>297,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Biscuit,Juice,Chanachur,Fruit,Chips & Others	6000	180000	2160000	2268000	2381400
Plate var,Var,Anggel & Others	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Biscuit,Juice,Chanachur,Fruit,Chips & Others	5100	153000	1836000	1927800	2024190
<b>Total Variable Expense</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>11300</b>	<b>132000</b>	<b>132700</b>	<b>133415</b>
<b>Net Profit (E)= [C-D]</b>		<b>15700</b>	<b>188400</b>	<b>197820</b>	<b>207711</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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	188,400	197820	207711
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172400	354220
	<b>Total Cash Inflow</b>	<b>228,400</b>	<b>370,220</b>	<b>561,931</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,400</b>	<b>354,220</b>	<b>545,931</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 14 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop Boktermunsi Bazar, sonagazi,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







