

Proposed NU Business Name: **FARJANA MUKTA ENTERPRISE**



Project identification and prepared by: Md. Mokaddes Ali.
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FAJLUL HOQUE
Age	:	10-05-1998(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, 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	:	FARIDA AKTER
(iii) Father's name	:	MD. ALAL KHAN
(iv) GB member's info	:	Branch: Gachuya, Centre # 42(Female), Member ID: 4093, Group No: 08 Member since:01-01-1990(28Years) First loan: BDT 3,000/- Existing loan: BDT 1,50,000/- Outstanding loan: BDT – 53,800
Further Information:		
(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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-909382
Mother's Contact No.	:	01713-506986
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARIDA AKTER joined Grameen Bank since 28 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

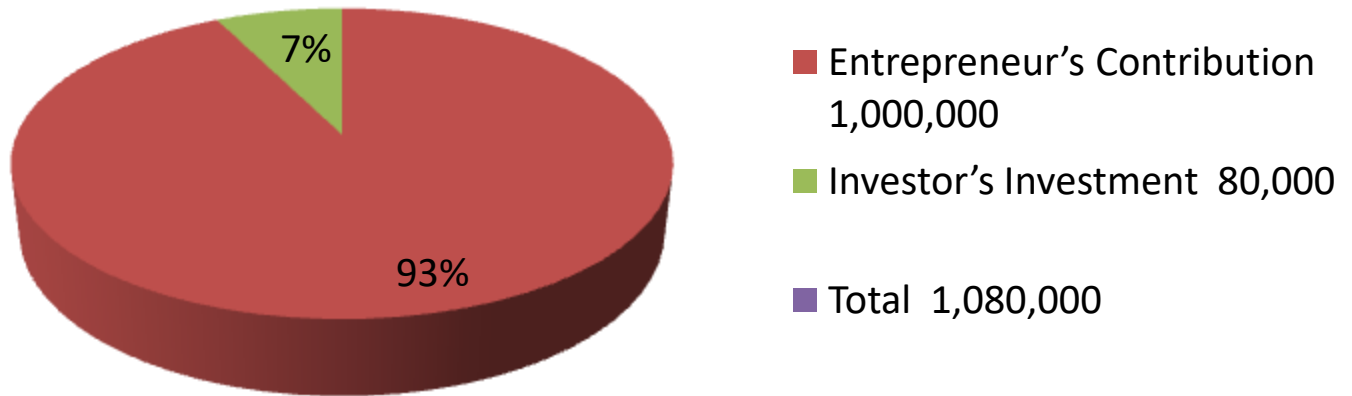
Business Name	:	FARJANA MUKTA ENTERPRISE
Location	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 10,80,000
Financing	:	Self BDT 10,00,000 (from existing business) 93% Required Investment BDT 80,000(as equity) 7%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Shar, Fish feed, Cow feed, Rice, Medicine, Vusi, Others etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is Rent. ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	30,000	900,000	10,800,000
Total Sales (A)	30,000	900,000	10,800,000
Less. Variable Expense			
	25,500	765,000	9,180,000
Total variable Expense (B)	25,500	765,000	9,180,000
Contribution Margin (CM) [C=(A-B)]	4500	135,000	1,620,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		600	7,200
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		500	6,000
Gird		100	1,200
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		124,900	1,498,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Shar	200	1300	260000	Shar	100	800	80,000	340,000
Fish feed	1	42000	42000		0	0	0	42,000
Cow feed	50	700	35000		0	0	0	35,000
Rice	100	2500	250000		0	0	0	250,000
Medicine	1	200000	200000		0	0	0	200,000
Vusi	50	1000	50000		0	0	0	50,000
Others	1	163000	163000	Others	0	0	0	163,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			1000000				80,000	1,080,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shar, Fish feed, Cow feed, Rice, Medicine, Vusi, Others etc.	30500	915000	10980000	11529000	12105450
Total Sales(A)	30500	915000	10980000	11529000	12105450
Less Variable Expense (B)					
Shar, Fish feed, Cow feed, Rice, Medicine, Vusi, Others etc.	22875	686250	8235000	8646750	9079088
Total Variable Expense	22875	686250	8235000	8646750	9079088
Contributon Margin (CM) [C=(A-B)]	7625	228750	2745000	2882250	3026363
Less Fixed Expense					
Rent		3,000	36000	36000	36000
Electric Bill		500	6000	72000	864000
Transportaion		600	7200	7560	7938
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		10100	121200	182760	975138
Net Profit (E)= [C-D]		218650	2623800	2754990	2892740
Investment Pay Back			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,623,800	2754990	2892739.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2591800	5314790
	Total Cash Inflow	2,703,800	5,346,790	8,207,530
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	2,591,800	5,314,790	8,175,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 15 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



February 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

2024-02-28









