

# Proposed NU Business Name: **CHUNA GHAR**



Project identification and prepared by: Ramendra Nath Halder,  
Feni Sadar Unit, Feni  
Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SUVO PALL</b>
Age	:	29-07-1999 ( 18 Years)
Education, till to date	:	MS
Marital status	:	Unmarried
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Bashpara ; P.O: Feni Sadar ; P.S: Feni Sadar ; 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>RITA PALL</b>
(iii) Father's name	:	<b>SENTU PALL</b>
(iv) GB member's info	:	Branch: Rampur, Feni, Centre # 18 (Female), Member ID: 5463, Group No: 10 Member since: 21-07-2010 ( 07 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 240,000 Outstanding loan: BDT 132,420
(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. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-791909
Family's Contact No.	:	01711-152373
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RITA PALL** joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHUNA GHAR</b>
Location	:	Takia Road, Kali Mondir Market, Feni
Total Investment in BDT	:	BDT 403,400/-
Financing	:	Self BDT 333,400/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 10 ft= 130 square ft
Security	:	200,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Lime, Gum, Blue, Potash, Jute etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Sylet.</li><li>▪Agreed grace period is 3 months.</li></ul>

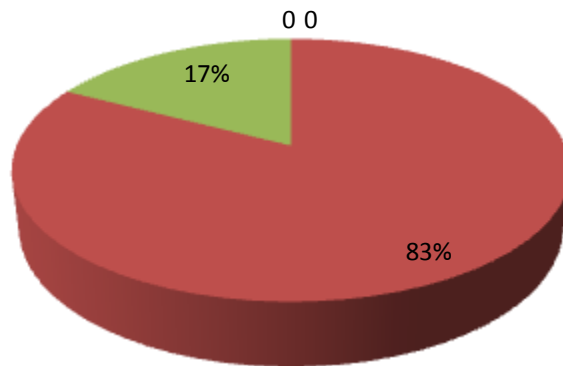
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Lime, Gum, Blue, Potash, Jute etc	12,000	360,000	4,320,000
<b>Total Sales (A)</b>	<b>12,000</b>	<b>360,000</b>	<b>4,320,000</b>
<b>Less Variable Expense</b>			
Lime, Gum, Blue, Potash, Jute etc	9,600	288,000	3,456,000
<b>Total variable Expense (B)</b>	<b>9,600</b>	<b>288,000</b>	<b>3,456,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,400</b>	<b>72000</b>	<b>864,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		600	7200
Transportation		36,000	432,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		400	4800
Guard		100	1200
Generator		200	2400
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		<b>54,300</b>	<b>651,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,700</b>	<b>212,400</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Lime	80	480	38,400	100	480	48,000	86,400
Gum	6	3000	18,000	100	100	10,000	28,000
Blue	4	3000	12,000	4	3000	12,000	24,000
Potash	125	400	50,000	0	0	0	50,000
Jute	5	3000	15,000	0	0	0	15,000
Security	1	0	200,000	0	0	0	200,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>333,400</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>403,400</b>

## Source of Finance



- Entrepreneur's Contribution 333,400
- Investor's Investment 70,000
- Total 403,400

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Lime, Gum, Blue, Potash, Jute etc	13,000	390000	4680000	4914000	5159700
<b>Total Sales (A)</b>	13,000	390000	4680000	4914000	5159700
<b>Less Variable Expense</b>					
Lime, Gum, Blue, Potash, Jute etc	10,400	312000	3744000	3931200	4127760
<b>Total variable Expense (B)</b>	10,400	312000	3744000	3931200	4127760
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense</b>					
Rent		1,500	18000	18,000	18,000
Electricity bill		900	10800	11,000	11,500
Transportation		36,500	438000	439,000	440,000
Salary (self)		5,000	60000	60,000	60,000
Salary (staff)		10,000	120000	120,000	120,000
Entertainment		400	4800	4800	4,800
Guard		100	1200	1200	1,200
Generator		200	2400	2400	2400
Mobile bill		600	7200	7,500	7,700
<b>Total fixed cost (D)</b>		<b>55,200</b>	<b>662400</b>	<b>663,900</b>	<b>665,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>22,800</b>	<b>273600</b>	<b>318,900</b>	<b>366,340</b>
Investment Payback			28,000	28,000	28,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	273,600	318,900	366,340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		245,600	536,500
	<b>Total Cash Inflow</b>	343,600	564,500	902,840
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	98,000	28,000	28,000
3	<b>Net Cash Surplus</b>	245,600	536,500	874,840

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









মেসার্স

# ছানা শাল

তাকিয়া গ্লাভ ফেলো,  
মোব-০১৭৯১১৫২০৭৩



ছানা  
সহ পাতরী ছানা  
তাকিয়া







