

## Proposed NU Business Name: Mithun Chekball



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Project verified by: MD.Samsul arifin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Mithun Chandro Das</b>
Age	:	15-09-1989(28 Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	1 Dughter
No. of siblings:	:	3 Brothers 1 Sisters
Address	:	Vill:Baghoir risipara , P.O: Baghoir, P.S:Karanigong , Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Polasi Rani</b>
(iii) Father's name	:	<b>Gonesh Chandro Das</b>
(iv) GB member's info	:	Branch:Baghoir , Centre # 02 (Female), Member ID:1137/2, Group No: 05 Member since: 1993-2001 (08Years) First loan: BDT 5,000/- Existing loan: BDT 10,000- Outstanding loan: BDT Nil
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 and Training Info	:	12 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01685979765
Father's Contact No.	:	01719580811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Polasi Rani** 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	:	Mithun Chekball
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT196000
Financing	:	Self BDT 126000(from existing business) 64% Required Investment BDT 70,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	12ft x 12ft= 120square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in exis Leather Etc .</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is won.</li> <li>▪Collects goods from Dhaka .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

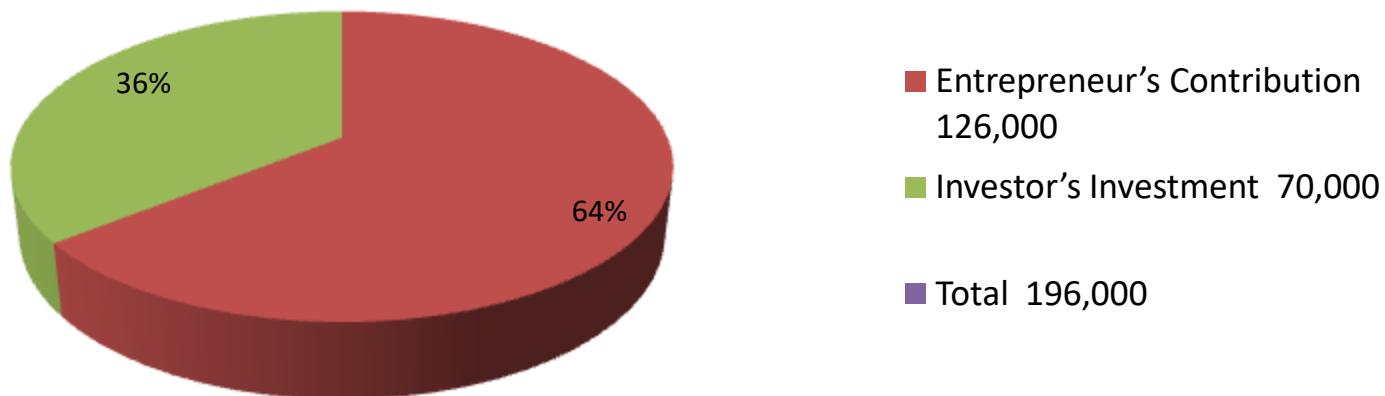
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chekbball	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
		0	0
		0	0
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Transportation			
Electricity Bill		300	3600
Salary(self)		5,000	60,000
Salary (staff)			
Entertainment		200	2,400
Security Guard			
Total fixed Cost (D)		5800	69600
Net Profit (E) [C-D]		7700	92400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	70	1800	126000	39	1800	70000	196000
others							
<b>Total</b>			<b>126000</b>			<b>70000</b>	<b>196000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Leather	3500	105000	1260000	1323000	1389150
		0	0	0	0
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less. Variable Expense</b>		0	0	0	0
Chips,oil,Coail					
<b>Total variable Expense (B)</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>11807775</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208372</b>
<b>Less. Fixed Expense</b>					
Rent					
Mobile Bill		300	3600	3800	4000
Transportation					
Electricity Bill		300	3600	3600	3800
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)					
Entertainment		200	2,400	2,500	2,600
Security Guard					
<b>Total fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>69900</b>	<b>70300</b>
<b>Net Profit (E) [C-D]</b>		<b>9950</b>	<b>119400</b>	<b>128550</b>	<b>138072</b>
<b>Investment Payback</b>			<b>28000</b>	<b>28000</b>	<b>28000</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	70000		
1.2	Net Profit	119400	128550	138072
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		91400	28000
	<b>Total Cash Inflow</b>	<b>189400</b>	<b>219950</b>	<b>110072</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>191950</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>91400</b>	<b>28000</b>	<b>282,616</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 12 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









# FAMILY PICTURE

