

Proposed NU Business Name: RFI CHAKBALL



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Brief Bio of The Proposed Nobin Udyokta

Name	:	UTTAM DAS
Age	:	10-04-1992(25 Years)
Education, till to date	:	8 CLASS
Marital status	:	MARRIED
Children	:	NILL
No. of siblings:	:	3 BROTHERS & 6 SISTERS
Address	:	Vill: risipara , P.O: Baghoir, P.S:Karanigong Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUNITHI RANI
(iii) Father's name	:	RAM KUMAR DAS
(iv) GB member's info	:	Branch: THAGOREYA , Centre # 02/M(Female), Member ID:1135/2, Group No: 05 Member since: 1991-1996(05Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing loan: BDT 10,000- Outstanding loan: BDT Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	9 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01926-777189
Father's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUNITHI 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	:	RFI CHAKBALL
Location	:	Vill: risipara , P.O: Baghoir, P.S:Karanigong Dist: Dhaka
Total Investment in BDT	:	BDT 286,0000
Financing	:	Self BDT 216,000(from existing business) 76% Required Investment BDT 70,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	30ft x 10ft= 300 square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exis Leather Etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

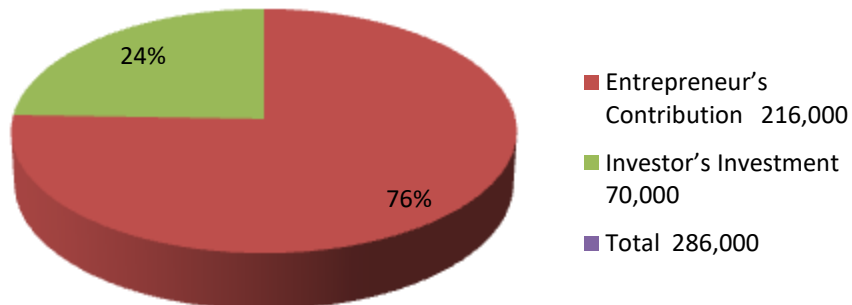
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Leather	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Leather	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Rent			0
Gard			0
Generator			0
Salary (Staff-4)		9000	108000
Mobil Bill		300	3600
Total Fixed Cost (D)		15000	180000
Net Profit (E)= [C-D]		5250	63000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	120	1800	216,000	40	1750	70000	
TOTAL			216,000			70000	286,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leather	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
LEATHER	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	28800	345600
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		9000	108000	108000	108000
Entertainment			0	0	0
Rent			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15000	180000	206800	524000
Net Profit (E)= [C-D]		30000	360000	378000	396900
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	360,000	378000	396900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		332000	682000
	Total Cash Inflow	430,000	710,000	1,078,900
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	332,000	682,000	1,050,900

SWOT ANALYSIS

STRENGTH

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





FAMILY PICTURE

