

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



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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	:	MSC
Marital status	:	Unmarried
No. of siblings:	:	01 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 70,000
(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.	:	01711-152373
Family's Contact No.	:	01868-791909
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 362,000/-
Financing	:	Self BDT 312,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
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>

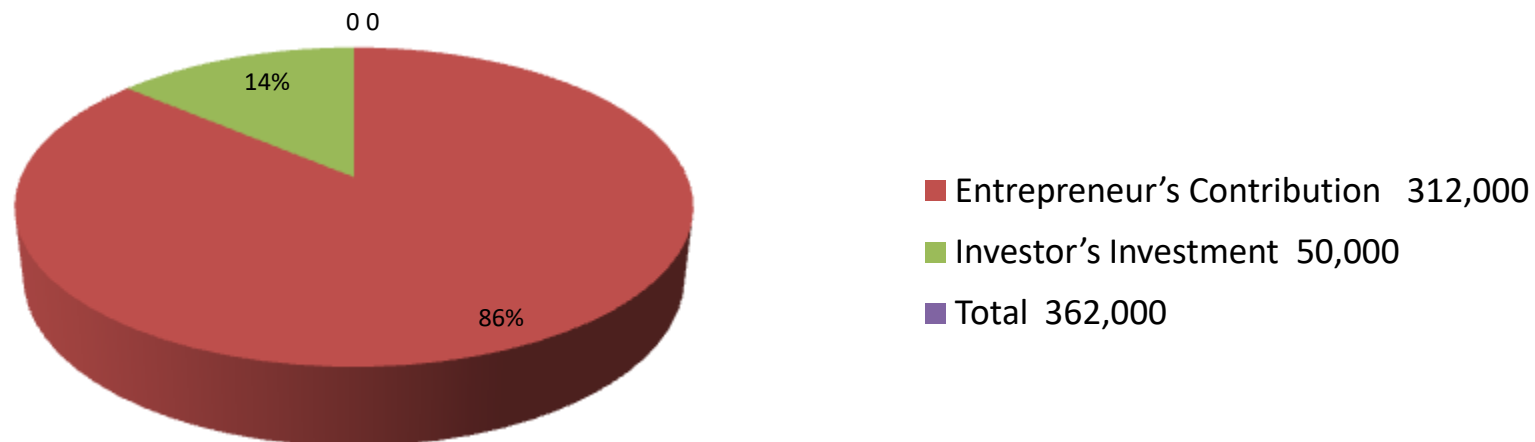
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Lime, Gum, Blue, Potash, Jute etc	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000
<b>Less Variable Expense</b>			
Lime, Gum, Blue, Potash, Jute etc	8,000	240,000	2,880,000
<b>Total variable Expense (B)</b>	8,000	240,000	2,880,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Rent		1,500	18,000
Electricity bill		400	4,800
Transportation		18,000	216,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>35,500</b>	<b>426,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>24,500</b>	<b>294,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Lime	60	500	30,000	50	500	25,000	55,000
Gum	6	3000	18,000	5	3000	15,000	33,000
Blue	5	3000	15,000	3	3000	9,000	24,000
Potash	100	400	40,000	0	0	0	40,000
Jute	3	3000	9,000	1	1000	1,000	10,000
Security	1	200000	200,000	0	0	0	200,000
<b>Total</b>	<b>175</b>	<b>209900</b>	<b>312,000</b>	<b>59</b>	<b>7500</b>	<b>50,000</b>	<b>362,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Lime, Gum, Blue, Potash, Jute etc	12,000	360,000	4320000	4536000	4762800
<b>Total Sales (A)</b>	12,000	360,000	4320000	4536000	4762800
<b>Less Variable Expense</b>					
Lime, Gum, Blue, Potash, Jute etc	9,600	288,000	3456000	3628800	3810240
<b>Total variable Expense (B)</b>	9,600	288,000	3456000	3628800	3810240
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,400</b>	<b>72,000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		600	7,200	7,500	8,000
Transportation		19,000	228,000	229,000	230,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>36,800</b>	<b>441,600</b>	<b>443,100</b>	<b>444,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>35,200</b>	<b>422,400</b>	<b>464,100</b>	<b>507,660</b>
Investment Payback			20,000	20,000	20,000



# 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	50,000		
1.2	Net Profit	<b>422,400</b>	<b>464,100</b>	<b>507,660</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		402,400	846,500
	<b>Total Cash Inflow</b>	472,400	866,500	1,354,160
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	402,400	846,500	1,334,160

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Takia Road, Kali Mondir  
Market, Fen  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# बुना बाजार



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# FAMILY PICTURE

