

Proposed NU Business Name: **CHA DOKAN**



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Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nabin Udyokta

Name	:	SHORAV HOSSAIN RAKIB
Age	:	15/07/1998 (19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brather 01 Sister
Address	:	Vill: Satbaria P.O: Matiganj, P.S: Sonagazi, 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	:	MANOWARA BEGUM
(iii) Father's name	:	MAHFUZUL HAQUE
(iv) GB member's info	:	Branch: Charchandia, Centre # 32/(Female), Member ID: 2492/1, Group No: 01 Member since: 15-02-2002(15Years) First loan: BDT 7,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 1400/-
(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 05In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01875-828534
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

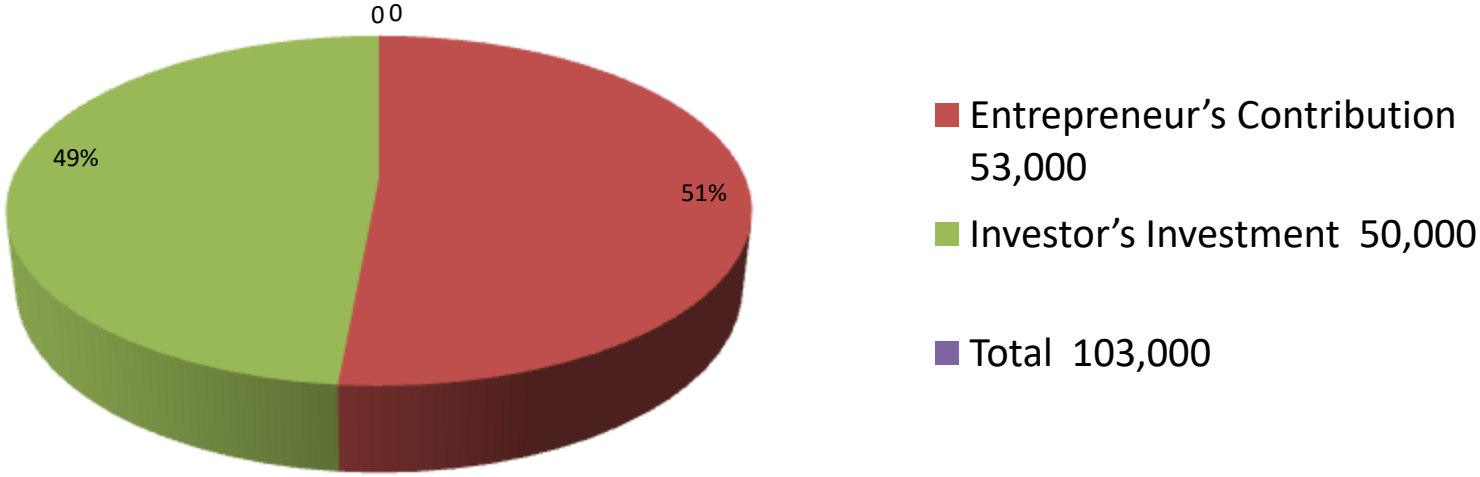
Business Name	:	CHA DOKAN
Location	:	Satbaria,sonagazi, Feni.
Total Investment In BDT	:	BDT 103,000/-
Financing	:	Self BDT 53,000/- (From Existing Business) 51% Required Investment BDT 50,000(as Equity) 49%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size Of Shop	:	20 ft X 12 ft. = 240 Square Ft
Security Of The Shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold drinks, Biscuit, Chanachur, Chips, Tea, Soap & others.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Coldrinks,Biscuit,Chanachur,Chips,Tea,Soap & others.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Coldrinks,Biscuit,Chanachur,Chips,Tea,Soap & others.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16200	194400
Net Profit (E)= [C-D]		6300	75600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Coldrinks	0	0	25,000	0	0	25,000	50,000
Biscuit	0	0	10,000	0	0	10,000	20,000
Chanachur	0	0	2,000	0	0	0	2,000
Chips	0	0	1,000	0	0	0	1,000
Tea	0	0	5,000	0	0	0	5,000
Soap	0	0	5,000	0	0	15,000	20,000
Others	0	0	5,000	0	0	0	5,000
Security			0				0
Total	0	0	53,000	0	0	50,000	103,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Coldrinks,Biscuit,Chanachur,Chips,Tea,Soap & others.	6000	180000	2160000	2268000	2381400
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Coldrinks,Biscuit,Chanachur,Chips,Tea,Soap & others.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16200	194400	194980	195569
Net Profit (E)= [C-D]		10800	129600	136080	142884
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	129,600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	225680
	Total Cash Inflow	179,600	245,680	368,564
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	109,600	225,680	348,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Satbaria,sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







