

Proposed NU Business Name: **CHAKKA DOKAN**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD OLI ULLAH
Age	:	20-07-1983 (34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	3 Son & 1 Daughter
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Soforpur, P.O: Ahomodpur, 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	:	SUFIA
(iii) Father's name	:	LATE. ROHIM ULLAH
(iv) GB member's info	:	Branch: Mongol kandi Sonagazi, Centre # 35 (Female), Member ID: 3602, Group No: 06 Member since: 05-12-1999 to 6/2/2010 (10 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: BDT -
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-430226
Mother's Contact No.	:	01867-569812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAKKA DOKAN
Location	:	Dak Banglo Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 650,000/-
Financing	:	Self BDT 600,000/-(from existing business) 92% Required Investment BDT 50,000/-(as equity) 8%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by invested in existing goods like; Automobile item.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 3 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

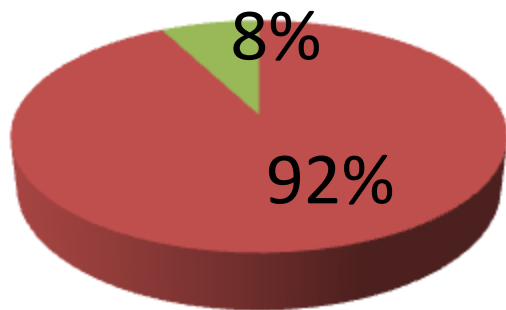
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Automobile item	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Automobile item	105,000	1,260,000
Total variable Expense (B)	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	45,000	540,000
Less. Fixed Expense		
Electricity Bill	4,000	48,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Entertainment	300	3,600
Rent	2,000	24,000
Transportation	10,000	120,000
Guard	150	1,800
Salary (staff)	15,000	180,000
Total fixed Cost (D)	36,850	442,200
Net Profit (E) [C-D]	8,150	97,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pump Machine	1	150000	150,000	2	20000	40,000	190,000
Auto	1	100000	100,000	0	0	0	100,000
Wheel	10	20000	200,000	0	0	0	200,000
Tube	10	3000	30,000	20	500	10,000	40,000
Ring	8	5000	40,000	0	0	0	40,000
Security	1	80000	80,000	0	0	0	80,000
Total	31		600,000	22		50,000	650,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 50,000
- Total 650,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Automobile item	170,000	2,040,000	2,142,000	2,249,100
Total Sales (A)	170,000	2,040,000	2,142,000	2,249,100
Less. Variable Expense				
Automobile item	119,000	1,428,000	1,499,400	1,574,370
Total variable Expense (B)	119,000	1,428,000	1,499,400	1,574,370
Contribution Margin (CM) [C=(A-B)]	51,000	612,000	642,600	674,730
Less. Fixed Expense				
Electricity Bill	4,000	48,000	50,000	52,000
Mobile Bill	500	6,000	5,500	8,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Rent	2,000	24,000	24,000	24,000
Transportation	12,000	144,000	150,000	155,000
Guard	150	1,800	2,000	2,200
Salary (staff)	15,000	180,000	180,000	180,000
Total Fixed Cost	38,950	467,400	475,500	485,700
Net Profit (E) [C-D]	12,050	144,600	167,100	189,030
Investment Payback		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	144,600	167,100	189,030
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		124,600	271,700
	Total Cash Inflow	194,600	291,700	460,730
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	124,600	271,700	440,730

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 06 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

Pictures











FAMILY PICTURE

