

Proposed NU Business Name: **CHANDRIMA BUTIKS**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Md.Abadot Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ZILLUR RAHEN (BABU)
Age	:	01 / 03 /1988(30 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	04 Brother 03 Sisters
Address	:	Vill:Izzatpur ,P.O: Izzatpur, 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	:	ZAHADA BEGUM
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Pathan nagar, Centre # 28 /(Female), Member ID:8085/1, Group No: 04 Member since: 02-05-2008 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	02 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843-923459
Mother's Contact No.	:	01811-103384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZAHADA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

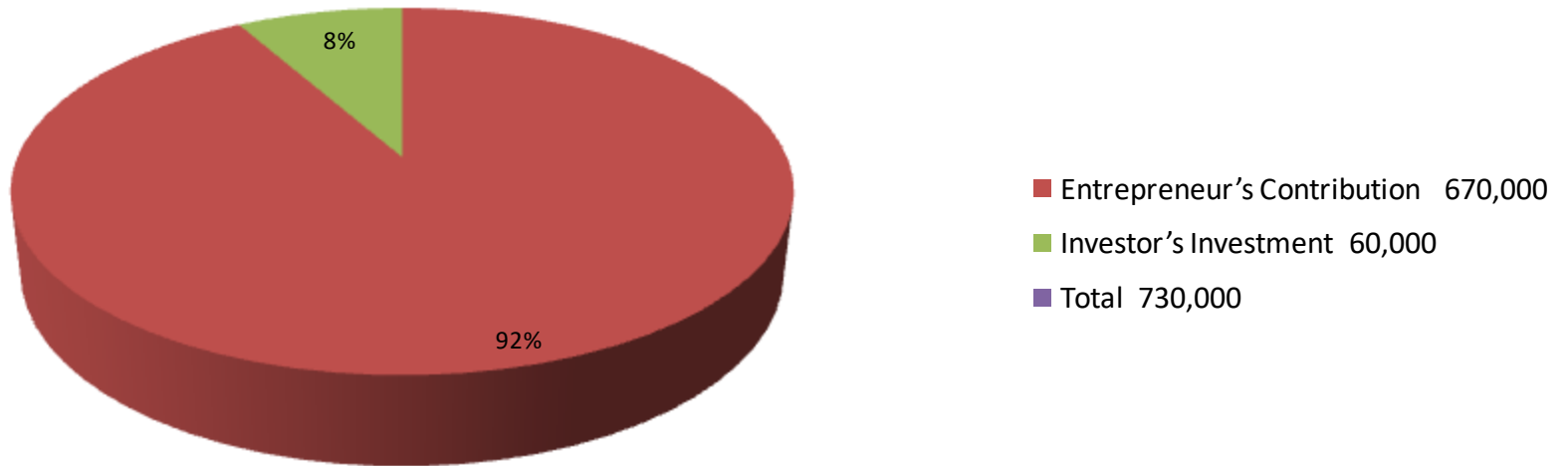
Proposed Nobin Udyokta Business Info

Business Name	:	CHANDRIMA BUTIKS
Location	:	Chagal Naiya Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 7,30,000/-
Financing	:	Self BDT 6,70,000/- (from existing business) 92 % Required Investment BDT,60,000(as equity) 8 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 08 ft. = 160 square ft
Security of the shop	:	400,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like soft three pis etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in Renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
threepis , etc.	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
threepis , etc.	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 1		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		16500	198000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
threepis	250	1,000	250,000	60	1,000	60,000	310,000
others		0	20,000			0	20,000
security			400,000			0	400,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	250	1000	670,000	60	1,000	60,000	730,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
threepis , etc.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
threepis , etc.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16500	194400	195040	195692
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66000	136500
	Total Cash Inflow	150,000	160,500	235,725
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	66,000	136,500	211,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; **Chagnaiya Bazar, Chagal Naiya, Feni.**
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







