

Proposed NU Business Name: **CHAN MIA CHA STORE**



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Gazipur

Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAWSAR
Age	:	07-03-1990B (27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill :Kolakochuia, P.O: Kolakochuia. P.S: Kaligonj, Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	FATHEMA BEGUM
(iii) Father's name	:	CHAN MIA
(iv) GB member's info	:	Branch: Gangalia, Centre # 16(Female), Member ID: 1883, Group No:03 First loan: BDT 5000/- Existing loan: BDT 45,000/- Outstanding loan: BDT /- :
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01679-760200
Entrepreneur Contact No.	:	-
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit ,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

FATHEMA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAN MIA CHA STORE
Location	:	Dolam Bazar,Gazipur
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (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	:	10 ft x 25ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as tea store▪Gaine on sales 20%.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Agreed grace period is 3 months.

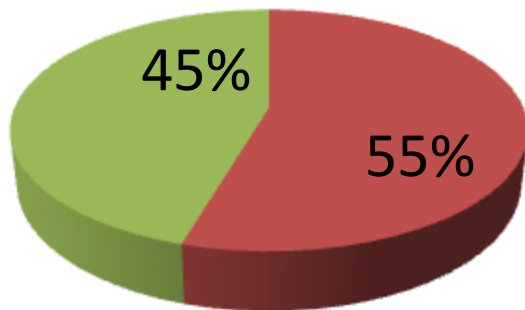
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tea leaf,Suger,Milk,Fast food ETC	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Tea leaf,Suger,Milk,Fast food ETC	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Mobile Bill		200	2400
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tea leaf	10	1,000	10,000			0	10,000
Suger	80	100	8,000			0	8,000
Liqued milk			10,000			0	10,000
Fast Food			12,000			10,000	22,000
Others			20,000			14,000	34,000
Biscute			0			10,000	10,000
Soft Drink			0	200	80	16,000	16,000
			0			0	0
	90	1100	60000	200	80	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tea leaf,Suger,Milk,Fast food ETC	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		5700	68400	68800	69200
Net Profit (E)= [C-D]		8100	97200	102060	107163
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	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	Total Cash Inflow	147,200	179,260	266,423
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	77,200	159,260	246,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE