

Proposed NU Business Name: **ROKI CHAL HOUSE**



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. OALI ISLAM ROKI |
| Age | : | 01-07-1999(18 Years) |
| Education, till to date | : | H.S.C RUNING |
| Marital status | : | Unmarried |
| Children | : | Null |
| No. of siblings: | : | 02Brothers, 01 Sister |
| Address | : | Vill: Ovvagotopara, , P.O: Hatgangopara , P.S: Bagmara , Dist: Rajshahi |
| Parent's and GB related Info | | <input checked="" type="checkbox"/> |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NILUFA BEGUM |
| (iii) Father's name | : | SAMSUL ALOM |
| (iv) GB member's info | : | Branch: Achpara,Bagmara Centre 4 (Female), Member ID: 1061 , Group No: 01 Member since: 11-1-206 (11 Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 90,000 Outstanding loan: 77,649/= |
| (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 | : | 3years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01727-814955 |
| Mother's Contact No. | : | 01820-562155 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 11 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 | : | ROKI CHAL HOUSE |
| Location | : | Hatgangopara,Bagmara,Rajshahi |
| Total Investment in BDT | : | BDT 1,90,000/- |
| Financing | : | Self BDT 1,40,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 10 ft = 120 sft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Chal item etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent.▪Collects goods from Naoga.▪Agreed grace period is 3 months. |

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|-----------------|
| Revenue (sales) | | | |
| Chal Item | 20,000 | 6,00,000 | 72,00,000 |
| Total Sales (A) | 20,000 | 6,00,000 | 72,00,000 |
| Less. Variable Expense | | | |
| Chal Item | 19,000 | 5,70,000 | 68,40,000 |
| Total variable Expense (B) | 19,000 | 5,70,000 | 68,40,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,000 | 30,000 | 3,60,000 |
| Less. Fixed Expense | | | |
| Rent | | 600 | 7,200 |
| Electricity Bill | | 200 | 2,400 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | | |
| Guard | | | |
| Transportation | | 5,000 | 60,000 |
| Entertainment | | 400 | 4,800 |
| Bank service Charge | | | |
| Total fixed Cost (D) | | 11,500 | 1,38,000 |
| Net Profit (E) [C-D] | | 18,500 | 2,22,000 |
| | | | |

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Chal Item | 25,000 | 7,50,000 | 90,00,000 | 94,50,000 | 99,22,500 |
| Total Sales (A) | 25,000 | 7,50,000 | 90,00,000 | 94,50,000 | 99,22,500 |
| Less. Variable Expense | | | | | |
| Chal Item | 23,750 | 7,12,500 | 85,50,000 | 89,77,500 | 94,26,375 |
| Total variable Expense (B) | 23,750 | 7,12,500 | 85,50,000 | 89,77,500 | 94,26,375 |
| Contribution Margin (CM) [C=(A-B)] | 1,250 | 37,500 | 4,50,000 | 4,72,500 | 4,96,125 |
| Less. Fixed Expense | | | | | |
| Rent | | 600 | 7,200 | 7,200 | 7,200 |
| Electricity Bill | | 300 | 3,600 | 3,800 | 4,000 |
| Mobile Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 5,500 | 66,000 | 70,000 | 75,000 |
| Entertainment | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (staff) | | | | | |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 12,500 | 1,50,000 | 1,55,200 | 1,61,400 |
| Net Profit (E) [C-D] | | 25,000 | 3,00,000 | 3,17,300 | 3,34,725 |
| 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 | 3,00,000 | 3,17,300 | 3,34,725 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 2,80,000 | 5,77,300 |
| | Total Cash Inflow | 3,50,000 | 5,97,300 | 9,12,025 |
| 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 | 2,80,000 | 5,77,300 | 8,92,025 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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









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FAMILY PICTURE

