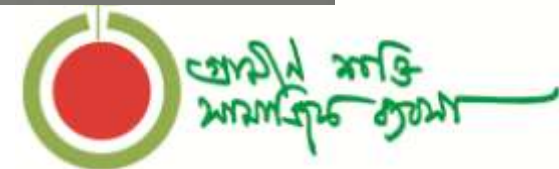


Proposed NU Business Name: HASO MOSSO CHAS.



Project identification and prepared by: Md. Sohel Mia,
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HOSSAN ALI HASU.
Age	:	12/12/1991(26 Years)
Education, till to date	:	VII.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers .
Address	:	Vill: Noudapara, P.O: Chumohoni, P.S: Chargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONOARA BEGUM.
(iii) Father's name	:	LATE: BABOR ALI
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 63(Female), Member ID:3407/1, Group No: 03 Member since: 2010 to running (7 years) First loan: BDT 20000.
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 21100.
(v) Who pays GB loan installment	:	Brother.
(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 in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757823841
Mother's Contact No.	:	01813260449.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOARA BEGUM joined Grameen Bank since 07 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

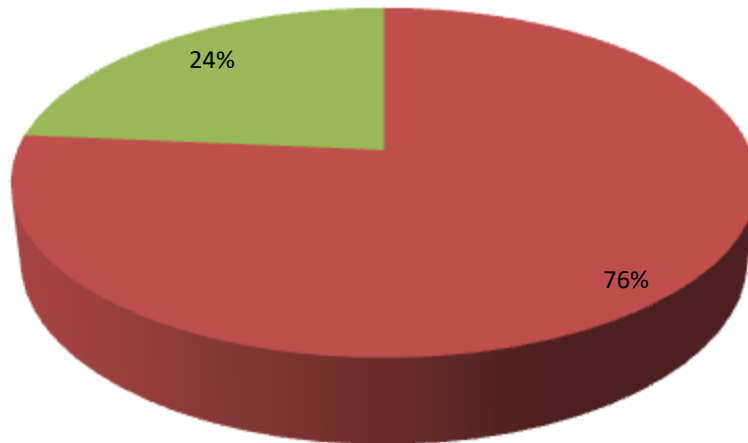
Business Name	:	HASO MOSSO CHAS.
Location	:	Chumohani .
Total Investment in BDT	:	BDT:212,000/-
Financing	:	Self BDT 162000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	05 ACORE.
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish.▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.▪The shop is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Sales		225000	900000
Total Sales (A)		225000	900000
Less. Variable Expense			
Sales		192000	768000
Total variable Expense (B)		192000	768000
Contribution Margin (CM) [C=(A-B)]		33000	132000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		1500	6000
Entertainment		600	2400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		18000	72000
Net Profit (E) [C-D]		15000	60000

Investment Breakdown

	Existing	proposed	
Self	162000	50000	212000
Total	162000	50000	212000

Source of Finance



- Entrepreneur's Contribution 162,000
- Investor's Investment 50,000
- Total 212,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Salse		235000	940000	987001	1036351
Total Sales (A)		235000	940000	987001	1036351
Less. Variable Expense					
Sales		192000	768000	806400	846720
Total variable Expense (B)		192000	768000	806400	846720
Contribution Margin (CM) [C=(A-B)]		43000	172000	180601	189631
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		1500	6000	6000	6000
Entertainment		600	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost					
Net Profit (E) [C-D]		18000	72000	72000	72000
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72000	72000	72000
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52000	104000
	Total Cash Inflow	122,000	124000	176000
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	52,000	104000	156000

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; Chumohani .
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY

PICTURE

