

Proposed NU Business Name: **MOTSO CHASHI**



Project identification and prepared by: Mr. Kabir Raksam
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Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MR.ZIAUR RAHMAN SORDER
Age	:	30-04-1983(34 Year)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	2 Brother
Address	:	Vill: shukpara ,P.O: monggolpara ,P.S: puthia, 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. ZOHURA BIBI
(iii) Father's name	:	MR. HOZUR ALI SORDER
(iv) GB member's info	:	Branch: shilmaria,Centre #33(Female), Member ID: 2152/2, Group No:03 Member since:06-08-2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 250000, Outstanding loan: 184700
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	NO
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01735122040
Father's Contact No.	:	01717183549
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZOHURA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MODSO CHASHI
Location	:	Pompara, puthia ,Rajshahi
Total Investment in BDT	:	BDT 250,000
Financing	:	Self BDT 200,000-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	
Security of the shop	:	5 bigha
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

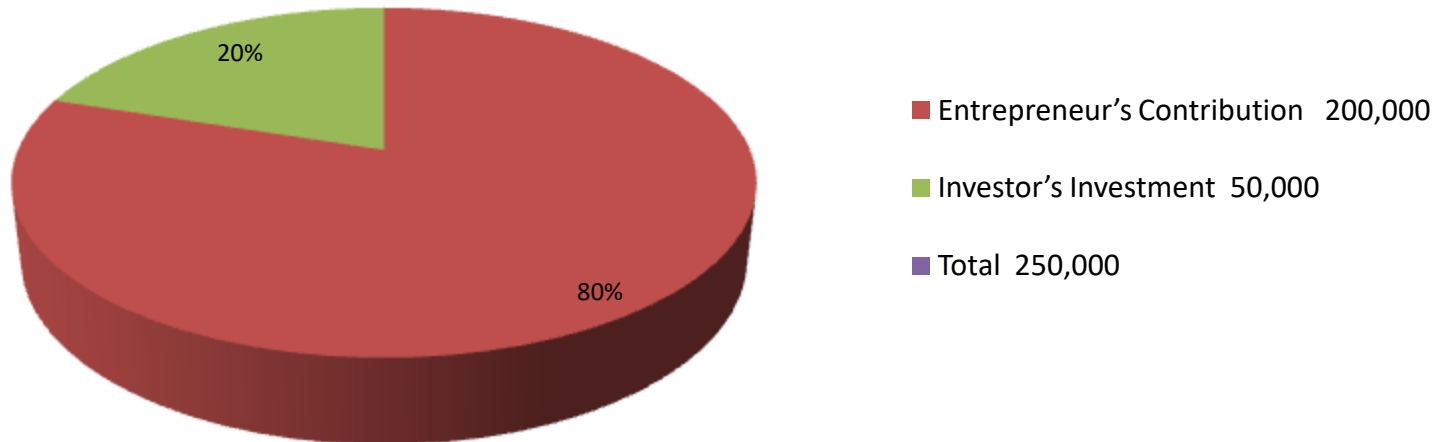
Existing Business (BDT)

	Daily	Monthly	Yearly
Revenue (sales)		Particular	
Sales		55,000	660000
Total Sales (A)		55,000	660000
Less. Variable Expense		0	
Sales of Product		20,000	240000
Total variable Expense (B)		20,000	240000
Contribution Margin (CM) [C=(A-B)]		35,000	420000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5000	60,000
sar kitnashak		1700	20,400
Transportation		1000	12,000
food		20000	240,000
Total fixed Cost (D)		28,000	336,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruki	1000	60	50000			30000	30,000
katla	500	80	40000			20000	20,000
japani	900	120	108000				
silver	1000	100	100000				
mregel	500	90	45000				
Total	3900	450	200000			50000	50000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales of product		55000	660000	693000	727650
Total Sales (A)		55000	660000	693000	727650
Less. Variable Expense		0	0	0	0
Sales of product		20000	240000	252000	264600
Total variable Expense (B)		20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]		35000	420000	441000	463050
Less. Fixed Expense					
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Entertainment			0	0	0
medicin		1700	20400	21000	22000
food		20000	240000	26000	28000
Bank service Charge			100	100	100
Total Fixed Cost		28000	336100	123900	129100
Net Profit (E) [C-D]		7000	83900	317100	333950
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	83900	317100	333950
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		63900	361000
	Total Cash Inflow	133900	381000	694950
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	63900	361000	674950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : shukpara, puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

