

## Proposed NU Business Name: SHOFIQUL MOTSHO CHASH



Project identification and prepared by: : Mst. Lailatun Naher  
Rajshahi Unit, Rajshahi

Project verified by: MD. Sohel Mia



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.SHOFIQUUL ISLAM</b>
Age	:	20-11-1993 (24years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother ,1 sister.
Address	:	Vill:Bhatan bari,P/O:Shitly.P.S:Poba, 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	:	<b>MST. ROJINA BEGUM.</b>
(iii) Father's name	:	<b>MD: MOTIUR RAHMAN.</b>
(iv) GB member's info	:	Branch :Damkora Poba,Centre #59(Female), Member ID: 7854/3, Group No: 10 Member since: 19/05/2013 to continue.=4 years runing. First loan: BDT 10000/=
Further Information:		Existing Loan: BDT 6000/=, Outstanding loan: no.
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723559830
Mother's Contact No.	:	01959003400.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROJINA BEGUM.** joined Grameen Bank since 4 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOFIQL MOTSHO CHASH</b>
Location	:	Batan bari,Shilay.
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 330,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity)13 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 Bigha.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like . Fish.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

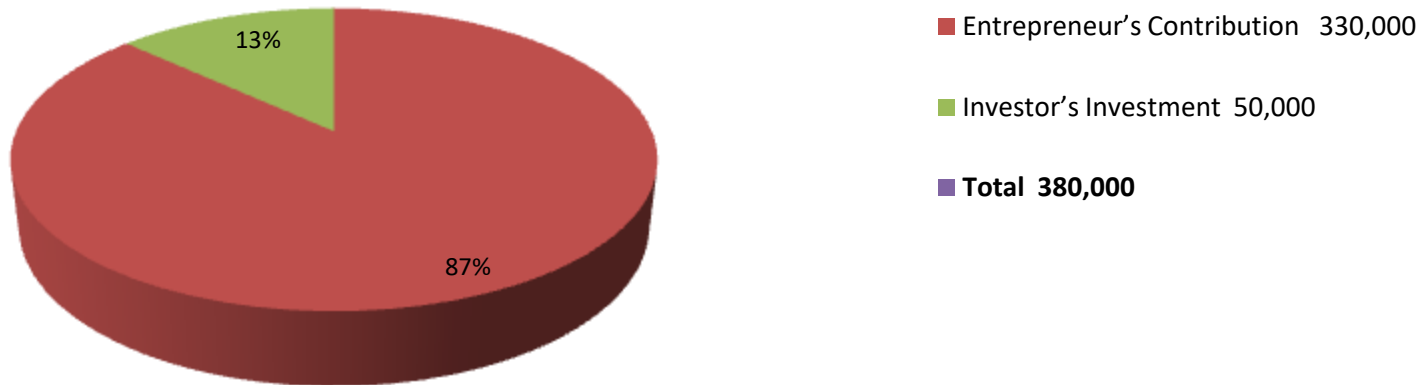
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish sale	7,500	225,000	2,700,000
<b>Total Sales (A)</b>	<b>7,500</b>	<b>225,000</b>	<b>2,700,000</b>
<b>Less. Variable Expense</b>			
Product cost	6,000	180,000	2,160,000
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>39,000</b>	<b>468,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui fish	300	200	60,000				60,000
Katol fish	500	200	100,000				100,000
Megal fish	400	200	80,000				80,000
Japani fish	500	180	90,000				90,000
fish feed						50000	50000
<b>Total</b>	<b>0</b>		<b>330,000</b>	<b>0</b>		<b>50,000</b>	<b>380,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fish Sale	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Product cost	6,400	192,000	2,304,000	2,419,200	2,540,160
<b>Total variable Expense (B)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>	<b>2,419,200</b>	<b>2,540,160</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>42,000</b>	<b>504,000</b>	<b>532,800</b>	<b>563,040</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>504,000</b>	<b>532,800</b>	<b>563,040</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		484,000	996,800
	<b>Total Cash Inflow</b>	<b>554,000</b>	<b>1,016,800</b>	<b>1,559,840</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>484,000</b>	<b>996,800</b>	<b>1,539,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop.Mothura,nowhata.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# FAMILY PICTURE

