

Proposed NU Business Name: **MOSSO CHASS**



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

Project verified by: MD. Mizanur Rahman patawry



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSTAK AHMED.
Age	:	25/12/1989(28Years)
Education, till to date	:	Class-10
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Brothes.1 Sister.
Address	:	Vill: Maria, P.O: Hat godagari, P.S: Paba, 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:Harafa Begum.
(iii) Father's name	:	MD. Abdul Gapur Sarkar.
(iv) GB member's info	:	Branch: parila paba, Centre #29 (Female), Member ID: 2586/2, Group No: 06 Member since:2013 to running (4 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 30,000/= Outstanding loan: No.8614
(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	:	5 years 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.	:	01733155408
Father's Contact No.	:	01833540952
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:Harafa Begum. joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSSO CHASS
Location	:	Bobani por.pava.Rajshahi.
Total Investment in BDT	:	BDT 344,000/-
Financing	:	Self BDT 294,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity)15 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	8 Acore land.
Security of the shop	:	-65,000/=
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 1 employees.▪The pond is rent.▪Agreed grace period is 3 months.

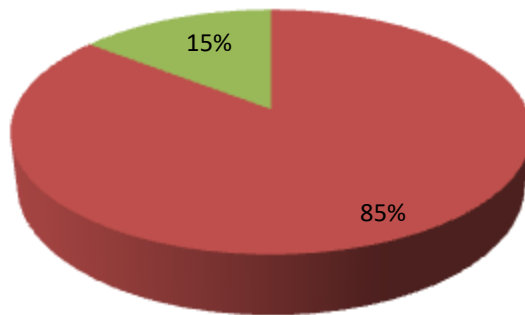
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sale	4,444	133,320	1,599,840
Total Sales (A)	4,444	133,320	1,599,840
Less. Variable Expense			
Product cost	3,889	116,670	1,400,040
Total variable Expense (B)	3,889	116,670	1,400,040
Contribution Margin (CM) [C=(A-B)]	555	16,650	199,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		9,850	118,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rui fish	300	200	60,000	1	50,000	50,000	110,000
Katol fish	400	200	80,000	0	0	0	80,000
Migal fish	500	200	100,000	0	0	0	100,000
Japani	300	180	54,000	0	0	0	54,000
Total	0		294,000	0	50,000		344,000

Source of Finance



- Entrepreneur's Contribution 294,000
- Investor's Investment 50,000
- Total 344,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	5,555	166,650	1,999,800	2,099,790	2,204,780
Total Sales (A)	5,555	166,650	1,999,800	2,099,790	2,204,780
Less. Variable Expense					
Product cost	4,444	133,320	1,599,840	1,679,832	1,763,824
Total variable Expense (B)	4,444	133,320	1,599,840	1,679,832	1,763,824
Contribution Margin (CM) [C=(A-B)]	1,111	33,330	399,960	419,958	440,956
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,000	84,000	84,000	84,000
Net Profit (E) [C-D]		26,330	315,960	335,958	356,956
Investment Payback			20,000	20,000	20,000

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)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	315,960	335,958	356,956
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		295,960	611,918
	Total Cash Inflow	365,960	631,918	968,874
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	295,960	611,918	948,874

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Bobanipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

