

## Proposed NU Business Name: **MOTSHO CHASHI**



Project identification and prepared by: Md Kabir Raksham,  
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



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

Name	:	<b>MD. SHAHIDUL ISLAM</b>
Age	:	15-08-1988(28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	01 Bother 5 Sisters
Address	:	Vill: Pompariya, P.O: Pochamariya Thana: Puthiya 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. ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD.SAYED ALI</b>
(iv) GB member's info	:	Branch: Shilmatiya,Putiya, Centre # 33 (Female), Member ID:2081/2 , Group No: 04 Member since: 05-06-2003 (14Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT: 25000, Outstanding loan: BDT: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. 5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773855107
Mother's Contact No.	:	01792484783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA BEGUM** joined Grameen Bank since 14 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

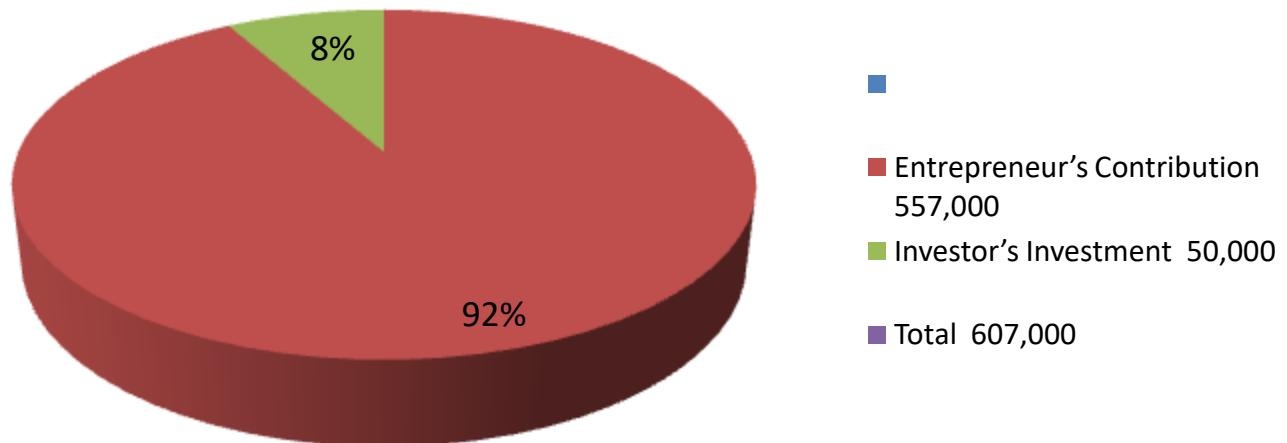
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOTSHO CHASHI</b>
Location	:	Pompara,Putiya,Rajshahi
Total Investment in BDT	:	BDT 557,000/-
Financing	:	Self BDT 507000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	99 Sotangsho.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Katla,silvar,Briket,Salmon,Mirka, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Taherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Katla,silvar,Briket,Salmon,Mirka, etc.	4200	126000	1512000
		0	0
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
Katla,silvar,Briket,Salmon,Mirka, etc.	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contribution Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportation		700	8400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Food		20,000	240000
Pesticides		1000	12000
Mobile Bill		300	3600
Total Fixed Cost (D)		27000	324000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
katla			12000			30,000	42,000
silver			36000			20,000	56,000
Briket			44000				44,000
Salmon			24000				24,000
Mirka			21000				21,000
							0
							0
<b>others</b>			60000				60,000
<b>Security</b>			360000				360,000
							0
		0	557,000	0	0	50,000	607000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Katla,silvar,Briket,Salmon,Mirka, etc.	4900	147000	1764000	1852200	1944810
<b>Total Sales(A)</b>	<b>4900</b>	<b>147000</b>	<b>1764000</b>	<b>1852200</b>	<b>1944810</b>
<b>Less Variable Expense (B)</b>					
Katla,silvar,Briket,Salmon,Mirka, etc.	<b>3675</b>	<b>110250</b>	<b>1323000</b>	1389150	<b>1458608</b>
<b>Total Variable Expense</b>	<b>3675</b>	<b>110250</b>	<b>1323000</b>	<b>1389150</b>	<b>1458608</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1225</b>	<b>36750</b>	<b>441000</b>	<b>463050</b>	<b>486203</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		700	8400	100800	1209600
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)			0	0	0
Entertainment		20,000	240000	240000	240000
Food		1000	12000	12000	12000
Generator		300	3600	3600	3600
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>27000</b>	<b>320400</b>	<b>415800</b>	<b>1527750</b>
<b>Net Profit (E)= [C-D]</b>		<b>9750</b>	<b>117000</b>	<b>122850</b>	<b>128993</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,000	122850	128992.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97000	199850
	<b>Total Cash Inflow</b>	<b>167,000</b>	<b>219,850</b>	<b>328,843</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<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>97,000</b>	<b>199,850</b>	<b>308,843</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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;Kusumbi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

