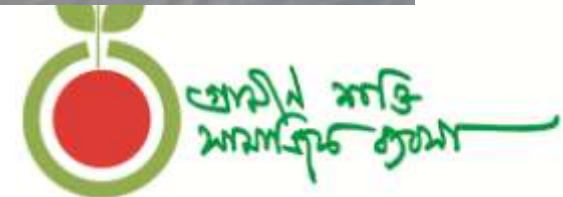


## Proposed NU Business Name: **MODSO CHAS**



Project identification and prepared by: Mr. Kabir  
Raksam, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SHORIFUL ISLAM</b>
Age	:	10/11/1987(29Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	4 Brother 4 sister
Address	:	Vill: pompara,P.O: pochamaria,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	:	<b>MST. ALUFA BEGUM</b>
(iii) Father's name	:	<b>MD. NOHIR UDDIN MONDOL</b>
(iv) GB member's info	:	Branch:Shilmaria,Centre #33(Female), Member ID: 4009/2, Group No:05 Member since:2002 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 30000
(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	:	04 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.	:	01737608784
Father's Contact No.	:	01989553940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ALUFA BEGUM** joined Grameen Bank since 11 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

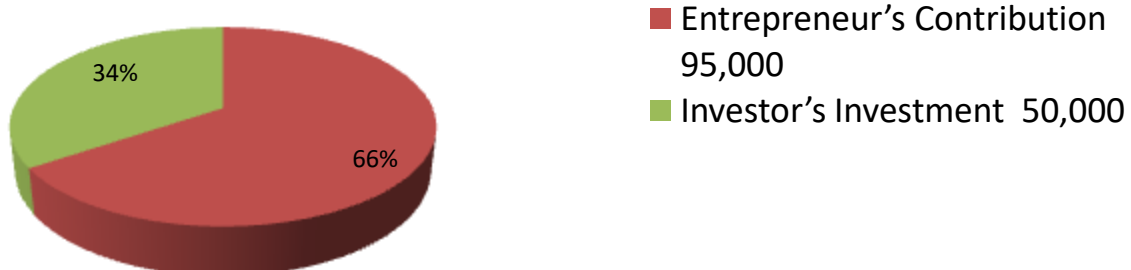
Business Name	:	<b>MODSO CHAS</b>
Location	:	Pompara, puthia ,Rajshahi
Total Investment in BDT	:	BDT 290000
Financing	:	Self BDT 240000-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
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; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
fish sales		70,000	840000
<b>Total Sales (A)</b>		70,000	840000
<b>Less. Variable Expense</b>		0	
Sales product		20,000	240000
<b>Total variable Expense (B)</b>		20,000	240000
<b>Contribution Margin (CM) [C=(A-B)]</b>		50,000	600000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		200	2400
Salary (self)		5000	60,000
Guard			0
Transportation		1000	12,000
food		20000	240,000
medicin		800	9600
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>27000</b>	<b>324000</b>
<b>Net Profit (F) [C-D]</b>		<b>23000</b>	<b>276000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruji	600	180	108,000			30000	30,000
katla	150	200	30,000			20000	20,000
japani	200	100	14,000				
mregel	200	70	20,000				
silver	200	120	20,000				
glass karp	150	150	22,000				
kalbaus	200	100	20,000				
others			6000				
<b>Total</b>	<b>1700</b>	<b>920</b>	<b>240000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
rui,katla,japani, etc		70000	840000	882000	926100
<b>Total Sales (A)</b>		70000	840000	882000	926100
<b>Less. Variable Expense</b>		0	0	0	0
rui,katla,japani, etc		20000	240000	252000	264600
<b>Total variable Expense (B)</b>		20000	240000	252000	264600
<b>Contribution Margin (CM) [C=(A-B)]</b>		50000	600000	630000	661500
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Entertainment			0		
food		20000	240000	242000	245000
medicin		800	9600	10000	11000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		27000	324100	327900	334100
<b>Net Profit (E) [C-D]</b>		23000	275900	302100	327400
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	275900	302100	327400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		255900	538000
	<b>Total Cash Inflow</b>	<b>325900</b>	<b>558000</b>	865400
<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)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>255900</b>	<b>538000</b>	<b>845400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : pompara, puthiaRajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

