

Proposed NU Business Name: **SHAH SULTAN MOHASO CHASH**



Project identification and prepared by: Sums Rumi,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAH SULTHAN MAHMUD
Age	:	15-12-1992 (25Years)
Marital status	:	Unmarried
Education,till to day	:	B.A Hons
Children	:	Nill
No. of siblings:	:	01 Sister.
Address	:	Vill: Ramshahor P.O GokulP.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAHERA BEGUM
(iii) Husband's name	:	MD. ABDUR GOFUR
(iv) GB member's info	:	Branch: Gokul Bogra,Centre # 30(Female), Member ID:4407 Group No: 08 Member since: 01-02-2010(07Years) First loan: BDT 10,000 /-, Existing loan: BDT 30,000/- Outstanding loan:21,040
Further Information:		
(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	:	07 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-906554
Father's Contact No.	:	01753-807028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHERA BEGUM joined Grameen Bank since 19 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAH SULTAN MOSHOSO CHASH
Location	:	: Ramshaor,Gokul ,Bogra.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 90,000/- (from existing business) 33 % Required Investment BDT 30,000/- (as equity) 67 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

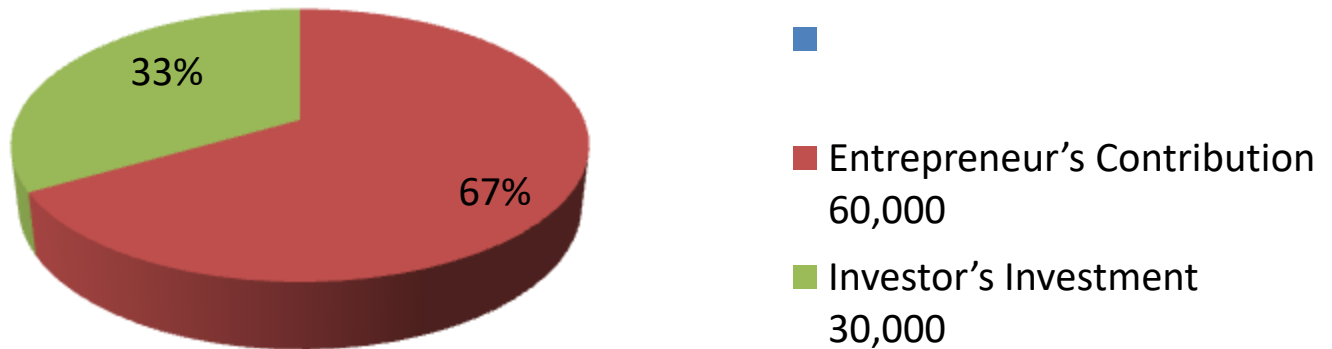
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
FISH production	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk production	30	900	10,800
Total variable Expense (B)	30	900	10,800
Contribution Margin (CM) [C=(A-B)]	350	14,100	169,200
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui katla	2	4000	8,000	1	30,000	30,000	38,000
Butta	1	4000	4,000	0	0	0	4,000
Food	0	0	10,000	0	0	0	10,000
Security	0	0	30,000	0	0	0	30,000
Others	0	0	8,000	0	0	0	8,000
Total	3	0	60000	1	30000	30000	90000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fish production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		4,900	58,800	65,100	71,715
Investment Payback			12,000	12,000	12,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	58,800	65,100	71,715
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,800	99,900
	Total Cash Inflow	88,800	111,900	171,615
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	46,800	99,900	159,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

