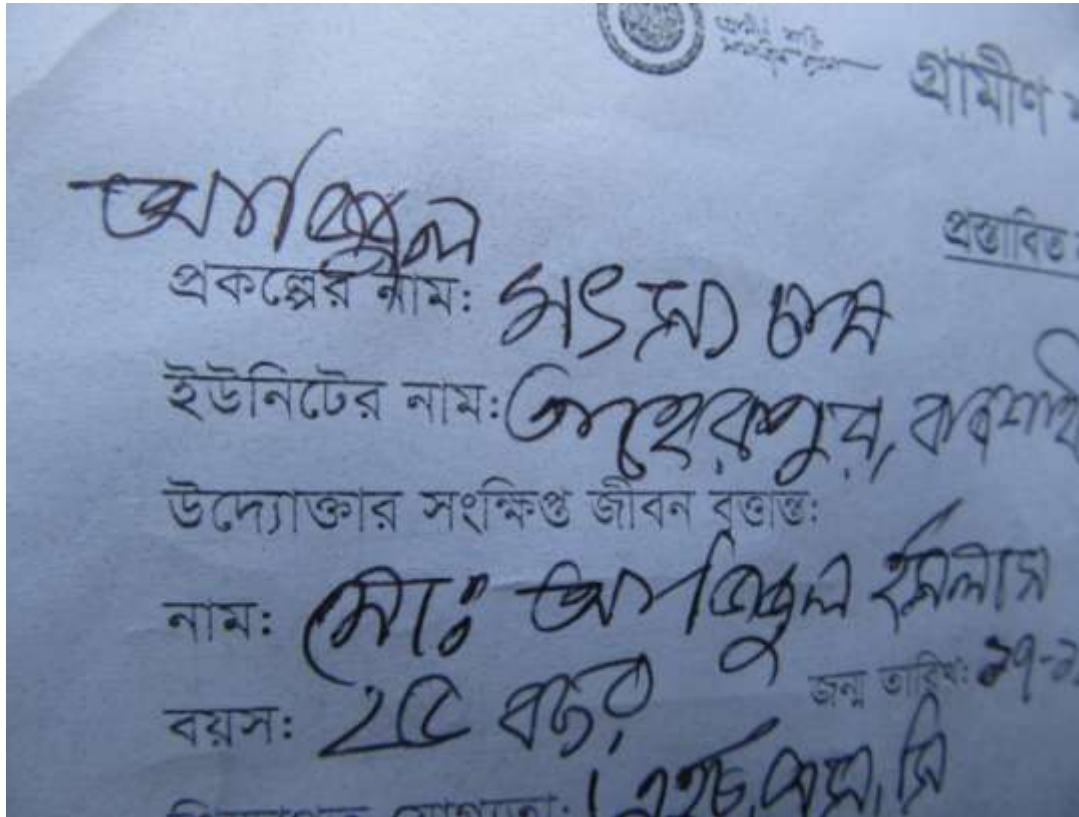


Proposed NU Business Name: AZIZUL MOTSO CHASH



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

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AZIZUL ISLAM
Age	:	17-12-1992(25Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	NO
No. of siblings:	:	1 brother & 1 sister
Address	:	Vill: Yusufpur,,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	:	MST. FORIDA BEGUM
(iii) Father's name	:	MD. AZAD ALI
(iv) GB member's info	:	Branch: shilmaria, Centre # 33(Female), Member ID: 2159/2Group No: 08 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 22,000, Outstanding loan: 18612
(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	:	Paner chash
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01752957797
Father's Contact No.	:	01703143824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FORIDA BEGUM joined Grameen Bank since 09 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

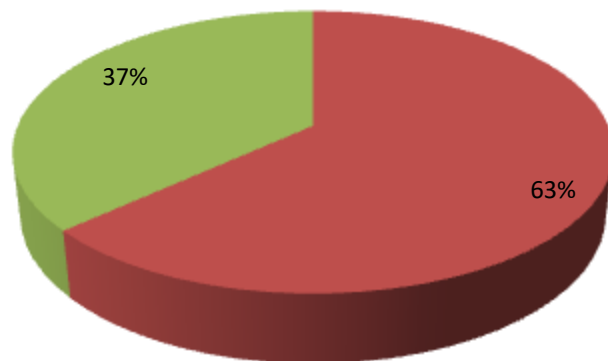
Business Name	:	AZIZUL MOTSO CHASH
Location	:	Yusufpur, pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 136000
Financing	:	Self BDT 86,000-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	03 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
sales of product		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		20,000	240000
Less. Fixed Expense			
Rent			
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		700	8,400
food		10000	120,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		4,000	48,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
katla	200	70	14,000				14,000
ruji	400	100	30,000				30,000
japani	100	50	5,000				8,000
mregel	300	50	15,000				15,000
silver	300	50	15,000				15,000
glass karp	50	100	5,000				5,000
blard karp	20	100	2,000				22,000
mach kroy						20000	20,000
food kroy						30000	30,000
Total	1370	520	86000		0	50000	136000

Source of Finance



- Entrepreneur's Contribution 86,000
- Investor's Investment 50,000
- Total 136,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		33000	396000	415800	436590
Total Sales (A)		33000	396000	415800	436590
Less. Variable Expense					
sales of product		10000	120000	126000	132300
Total variable Expense (B)		10000	120000	126000	132300
Contribution Margin (CM) [C=(A-B)]		23000	276000	289800	304290
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	8600	8800
food		10000	120000	122000	124000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16000	192100	193100	195300
Net Profit (E) [C-D]		7000	83900	96700	108990
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	83900	96700	108990
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		63900	140600
	Total Cash Inflow	133,900	160600	249590
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	63,900	140600	229590

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: yusufpara,pochamaria,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family Picture

