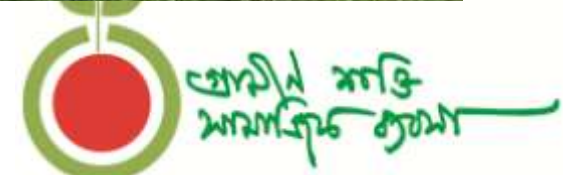


Proposed NU Business Name: FARUQ MOTCHO CHASH



Project identification and prepared by: Md Mahabur Rahman,
Dhanbari Unit, Tangail

Project verified by: Md. Shahadat Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FARUK
Age	:	12-02-1988 (30Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill:Tararvita,P.O: Boldiatabazer,P.S: Sorishabari Dist: Jamalpur.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father	<input type="checkbox"/>
(ii) Mother's name	:	MOST.FEROJA BEGUM		
(iii) Father's name	:	MD.HAFIZ UDDIN		
(iv) GB member's info	:	Branch: Dikpait, Centre # 25 (Female), Member ID: 3215, Group No: 01 Member since:2008–2013 (05Years) First loan: BDT = 5,000/=		

	:	Last Loan = 5,000/=		
	:	Outstanding loan:= 0/=		

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,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 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.	:	01761-593704
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.FEROJA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FARUQ MOTCHO CHASH
Location	:	Tararvita,Sorisabari,jamalpur.
Total Investment in BDT	:	BDT 144,000/-
Financing	:	Self BDT 84,000/- (from existing business) 58% Required Investment BDT 60,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 ft x 0 ft= 55 sotangso
Security of the shop	:	BDT 0.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; fish.etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is own . ▪Collects goods from .Dhanbari. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fishes	2,800	84,000	1,008,000
services	0	0	0
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
fishes	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		0	0
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		11,000	132,000
Net Profit (E) [C-D]		5,800	69,600

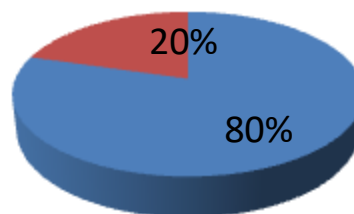
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
fishes			54000	fishes			0	54,000
khabar			30000	khabar			20,000	50,000
			0	sare			10,000	10,000
			0	chun			5,000	5,000
			0	poreskar			25,000	25,000
			0	0			0	0
			0	0	0	0	0	0
			0	0	0	0	0	0
	0		0	0			0	0
Others			0	Others			0	0
Security of Shop			150000					150,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			234,000				60,000	294,000

Source of Finance

■ Entrepreneur's contribution 234000

■ Investor's Investment 60000

■ Total 294000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
fishes	3,000	90,000	1,080,000	1,134,000	
services	0	0	0	0	
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	
Less. Variable Expense					
fishes	2,400	72,000	864,000	907,200	
Total variable Expense (B)	2,400	72,000	864,000	907,200	
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	
Less. Fixed Expense					
Rent		5,000	60,000	60,000	
Electricity Bill		0	0	0	
Transportation		550	6,600	6,930	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		0	0	0	
Entertainment		220	2,640	2,772	
Graud Bill		0	0	0	
Generator Bill		0	0	0	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		11,085	133,020	133,671	
Net Profit (E) [C-D]		6,915	82,980	93,129	
Investment Payback			36,000	36,000	

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	60,000		
1.2	Net Profit	82,980	93,129	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		46,980	
	Total Cash Inflow	142,980	140,109	
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	46,980	104,109	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

