

Proposed NU Business Name: **MASUD RANA MOTSHO CHASH**



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	:	MD. MASUD RANA
Age	:	01-01-1992(25 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Bothers
Address	:	Vill: Kismot, Bogora P.O: Arail Thana: Durgapur 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. MAJEDA BEGUM
(iii) Father's name	:	MD.AYUB ALI KARIGAR
(iv) GB member's info	:	Branch: Nowpara,Durgapur, Centre # 27 (Female), Member ID:3322/3 , Group No: 04 Member since: 02-10-2011 (06Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT: 60000, Outstanding loan: BDT: 19320
(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.	:	01717508258
Mother's Contact No.	:	01713727481
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGUM joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

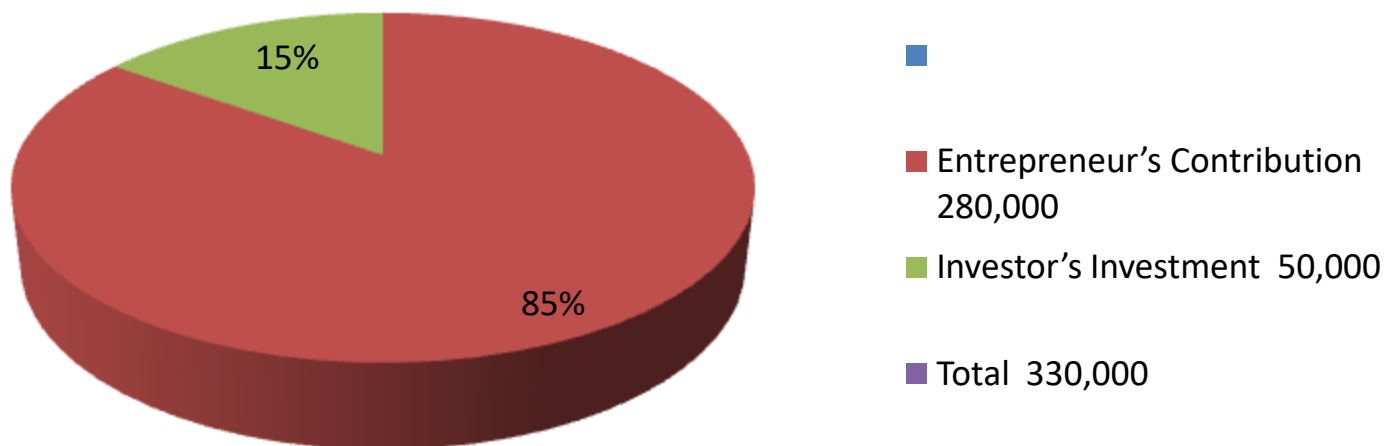
Business Name	:	MASUD RANA MOTSHO CHASH
Location	:	Kishmot Bogra,Durgapur,Rajshahi
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 280,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	99 Sotangsho.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Katla,silvar,Briket,Salmon,Mirka, etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Durgapur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Katla,silvar,Briket,Salmon,Mirka, etc.	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Katla,silvar,Briket,Salmon,Mirka, etc.	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent			0
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Food		4,000	48000
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
katla			12000			30,000	42,000
silver			4500			20,000	24,500
Briket			2500				2,500
Salmon			22000				22,000
Mirka			5000				5,000
							0
others			4000				4,000
Security			230000				230,000
		0	280,000	0	0	50,000	330000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Katla,silvar,Briket,Salmon,Mirka, etc.	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Katla,silvar,Briket,Salmon,Mirka, etc.	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent			0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Food		4,000	48000	48000	48000
Generator			0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		10000	120000	143100	460215
Net Profit (E)= [C-D]		8750	105000	110250	115763
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175250
	Total Cash Inflow	155,000	195,250	291,013
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	85,000	175,250	271,013

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

