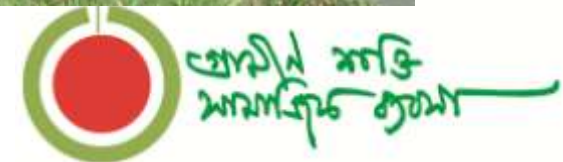


Proposed NU Business Name: MODSO CHASI



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	:	MD. ZAKIR HOSSAIN
Age	:	20/101990(26Years)
Education, till to date	:	M.A
Marital status	:	UnMarried
Children	:	no
No. of siblings:	:	1 Brother 1 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	:	MST. ZARINA BEGUM
(iii) Father's name	:	MD. ZAMIR UDDIN
(iv) GB member's info	:	Branch:Shilmaria, Centre #33(Female), Member ID: 10816/2, Group No:04 Member since:2005 First loan: BDT -4000
Further Information:		Existing Loan: BDT 12000, Outstanding loan: 10152
(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	:	Piara bagan
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737843303
Father's Contact No.	:	01744979639
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZORINA BEGUM joined Grameen Bank since 11 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MODSO CHASI
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	:	4 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.

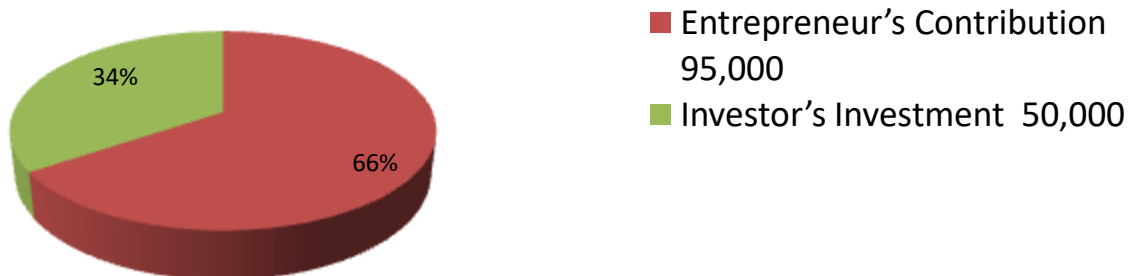
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish sales		70,000	840000
Total Sales (A)		70,000	840000
Less. Variable Expense		0	
fish product		20,000	240000
Total variable Expense (B)		20,000	240000
Contribution Margin (CM) [C=(A-B)]		50,000	600000
Less. Fixed Expense			
Rent		7500	90,000
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		700	8,400
food		20000	240,000
medicin		500	6,000
Bank service Charge			0
Total fixed Cost (D)		34,000	408,000
Net Profit (F) [C-D]		16,000	192,000

Investment Breakdown

Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruki	800	140	112,000			30000	30,000
katla	100	80	8,000			20000	20,000
japani	200	60	10,000				
mregel	300	40	12,000				
silver	40	120	24,000				
glass karp	40	150	6,000				
kalbaus	150	70	18,000				
Total	1630	660	190000		0	50000	50000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
rui,katla,japani, etc		70000	840000	882000	926100
Total Sales (A)		70000	840000	882000	926100
Less. Variable Expense		0	0	0	0
rui,katla,japani, etc		20000	240000	252000	264600
Total variable Expense (B)		20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]		50000	600000	630000	661500
Less. Fixed Expense					
Rent		7500	90000	90000	90000
Electricity Bill		0	0	0	0
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	9000	1000
Entertainment			0		
food		20000	240000	242000	245000
medicin		500	6000	7000	8000
Bank service Charge			100	100	100
Total Fixed Cost		34000	408100	411900	408100
Net Profit (E) [C-D]		16000	191900	218100	253400
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	191900	218100	253400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		171900	370000
	Total Cash Inflow	241900	390000	623400
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	171900	370000	603400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

