

Proposed NU Business Name: **ISHA MODSO CHASH**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.IQBAL HOSSAIN
Age	:	11-03-10-1985(32 Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	No
No. of siblings:	:	5 sister & 1 brother
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. BEBI
(iii) Father's name	:	MD. AHAD ALI
(iv) GB member's info	:	Branch: Shilmaria Centre # 33(Female), Member ID: 2907/1, Group No: 04 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 45,000, Outstanding loan: 44588
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01736473570
Father's Contact No.	:	01920616745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BABI joined Grameen Bank since 10 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	:	ISHA MODSO CHASH
Location	:	yusufpur,pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 2,30,000
Financing	:	Self BDT 1,80,000-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
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.

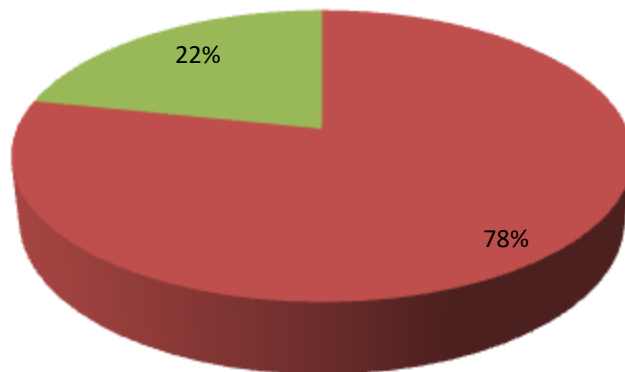
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		50,000	600000
Total Sales (A)		50,000	600000
Less. Variable Expense		0	
fish		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		40,000	480000
Less. Fixed Expense			
Rent		12500	150,000
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
food		13000	156,000
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		31,000	372,000
Net Profit (E) [C-D]		9,000	108,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
brui	600 p	100	60,000		fish buy	20000	80,000
katla	200	200	40,000		food buy	30000	70,000
mregel	800 p	50	40,000				
calbaus	100 p	80	8,000				
japani	200 p	100	20,000				
glascurp	80 p	150	12,000				
Total	200	680	180000		0	50000	150000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		55000	660000	693000	727650
Total Sales (A)		55000	660000	693000	727650
Less. Variable Expense					
fish		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)]		40000	480000	504000	529200
Less. Fixed Expense					
Rent		12500	150000	150000	150000
Electricity Bill					
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
Entertainment					
food		13000	156000	158000	160000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		31000	372100	374700	377100
Net Profit (E) [C-D]		9000	107900	129300	152100
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	107900	129300	152100
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		87900	197200
	Total Cash Inflow	157900	217200	349300
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	87900	197200	329300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

