

## Proposed NU Business Name: JALAL MOTSHO CHASH



Project identification and prepared by: : Mst. Lailatun Naher  
Rajshahi Unit, Rajshahi

Project verified by: MD. Sohel Mia



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:JALAL</b>
Age	:	17-12-1984 (33years)
Education, till to date	:	VIII
Marital status	:	Married
Children	:	2 Sons.
No. of siblings:	:	3 Brothers ,3 sisters.
Address	:	Vill:Shitlai,P/O:Shitlai,P.S:Poba, 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	:	<b>MST. SHOHOR BANU.</b>
(iii) Father's name	:	<b>MD: KHAIBOR ALI.</b>
(iv) GB member's info	:	Branch :Damkora Poba,Centre #34(Female), Member ID: 3314, Group No: 02 Member since: 12/09/2013 to continue.=4 years runing. First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 20,000/=, Outstanding loan: 5615/=
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01767413119
Mother's Contact No.	:	01721381767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHOHOR BANU.** joined Grameen Bank since 4 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JALAL MOTSHO CHASH</b>
Location	:	ShitLai,damkora.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity)16 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 Bigha.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like . Fish.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

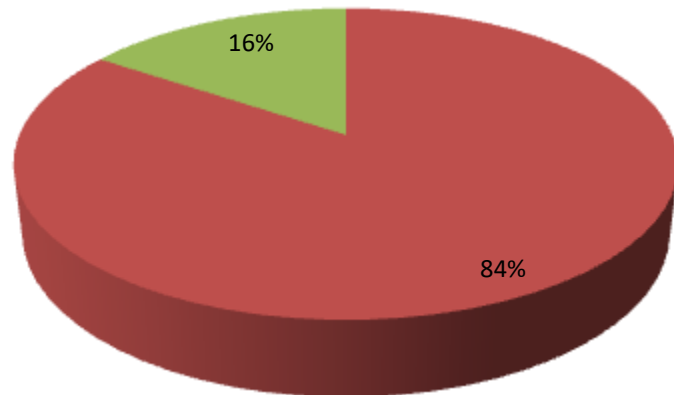
# Existing Business (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fisl Sale	11,667	350,010	4,200,120	4,410,126	4,630,632
<b>Total Sales (A)</b>	<b>11,667</b>	<b>350,010</b>	<b>4,200,120</b>	<b>4,410,126</b>	<b>4,630,632</b>
<b>Less. Variable Expense</b>					
Product cost	10,500	315,000	3,780,000	3,969,000	4,167,450
<b>Total variable Expense (B)</b>	<b>10,500</b>	<b>315,000</b>	<b>3,780,000</b>	<b>3,969,000</b>	<b>4,167,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,167</b>	<b>35,010</b>	<b>420,120</b>	<b>441,126</b>	<b>463,182</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>29,010</b>	<b>348,120</b>	<b>369,126</b>	<b>391,182</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui fish	500	200	100,000				100000
Katol fish	200	200	40000				40000
Megal fish	200	200	40000				40000
Japani fish	300	150	45,000				45000
Silber fish	300	150	45000			0	45000
Feed of Fish						<b>50000</b>	<b>50000</b>
<b>Total</b>			<b>270,000</b>			<b>50000</b>	<b>320,000</b>

## Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 50,000
- Total 320,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fish Sale	12,333	369,990	4,439,880	4,661,874	4,894,968
<b>Total Sales (A)</b>	<b>12,333</b>	<b>369,990</b>	<b>4,439,880</b>	<b>4,661,874</b>	<b>4,894,968</b>
<b>Less. Variable Expense</b>					
Product cost	10,500	315,000	3,780,000	3,969,000	4,167,450
<b>Total variable Expense (B)</b>	<b>10,500</b>	<b>315,000</b>	<b>3,780,000</b>	<b>3,969,000</b>	<b>4,167,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,833</b>	<b>54,990</b>	<b>659,880</b>	<b>692,874</b>	<b>727,518</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>48,990</b>	<b>587,880</b>	<b>620,874</b>	<b>655,518</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# Cash flow projection on business plan (rec. & Pay)

## Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	587,880	620,874	655,518
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		567,880	1,168,754
	<b>Total Cash Inflow</b>	<b>587,880</b>	<b>1,188,754</b>	<b>1,824,272</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>20,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>567,880</b>	<b>1,168,754</b>	<b>1,804,272</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop.Shitlai,Damkora.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













# FAMILY PICTURE

