

## Proposed NU Business Name **SWAPNO FISH & GOBADI POSHU**



Project identification and prepared by: Md Ataur Rahman  
Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD ASHIKUL ISLAM</b>
Age	:	17-08-1994 (23 Years)
Education, till to date	:	H.S.C Pass.
Marital status	:	Unmarried.
Children	:	Not applicable.
No. of siblings:	:	01 Brother.
Address	:	Vill: Ghechua P.O: Nalua, P.S: Sakhipur, Dist: Tangail
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 AYESHA BEGUM</b>
(iii) Father's name	:	<b>SHAHAJAHAN SIRAJ</b>
(iv) GB member's info	:	Branch: Nolua, Tangail Centre # 08 (Female), Member ID: 2451/1, Group No: 05 Member since: 25-01-2011 to 2017(06 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT Nil/-
(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	:	03 years experience in running farm. 01 Years in own business. He has no training on business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-576685
Mother's Contact No.	:	01948-557285
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AYESHA BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

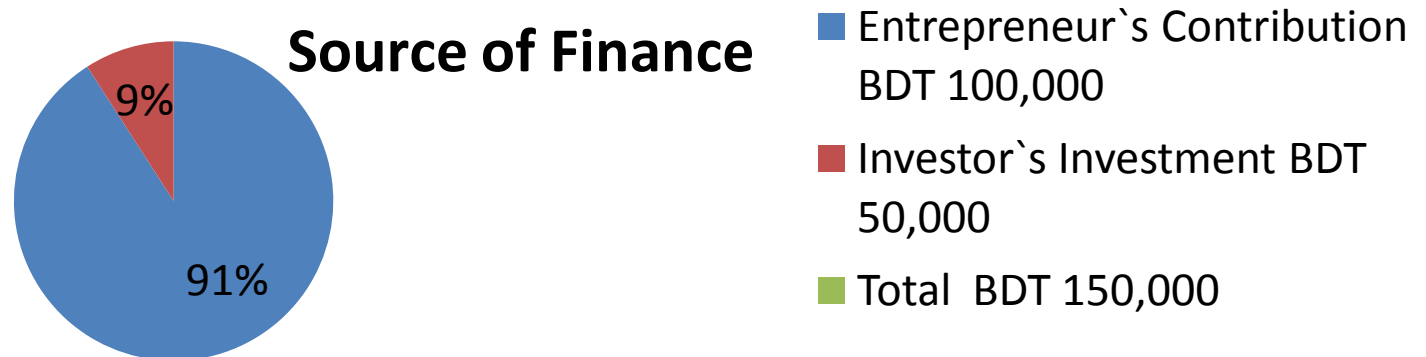
Business Name	:	<b>SWAPNO FISH &amp; GOBADI POSHU</b>
Location	:	Ghechua, Sakhiur, Tangail
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The farm is planned to be scaled up by investment in existing Cow, Culf etc.</li><li>▪The farm is self.</li><li>▪The farm is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪Collects goat from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	500	15000	180000
		0	0
<b>Total Sales (A)</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Variable Expense</b>			
Milk	175	5250	63000
<b>Total variable Expense (B)</b>	<b>175</b>	<b>5250</b>	<b>63000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>325</b>	<b>9750</b>	<b>117000</b>
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>6,600</b>	<b>79200</b>
<b>Net Profit (E)= [C-D]</b>		<b>3,150</b>	<b>37800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	50000	100,000	1	50,000	50,000	150,000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
	<b>0</b>	<b>0</b>	<b>100,000</b>		<b>0</b>	<b>50,000</b>	<b>150,000</b>



## Financial Business (BDT)

Paticular	Daily	Monthly	Yearly	Yearly	Yearly
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	216000	216000
<b>Total Sales (A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>216000</b>	<b>216000</b>
<b>Less Variable Expense</b>					
Milk	210	6300	75600	75600	75600
		390			
		FALSE			
<b>Total variable Expense (B)</b>	<b>210</b>	<b>6300</b>	<b>75600</b>	<b>75600</b>	<b>75600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>390</b>	<b>11700</b>	<b>140400</b>	<b>140400</b>	<b>140400</b>
<b>Less Variable Expense</b>					
Rent		0	0	0	0
Electricity bill		800	9600	9600	9600
Transportation		500	6000	6000	6000
Salary (self)		5,000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3600	3600
<b>Total fixed cost (D)</b>		<b>6,600</b>	<b>79200</b>	<b>79200</b>	<b>79200</b>
<b>Net Profit (E)= [C-D]</b>		<b>5,100</b>	<b>58,745</b>	<b>58,745</b>	<b>58,745</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<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	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	<b>Total Cash Inflow</b>	<b>108,745</b>	<b>100,427</b>	<b>145193.6125</b>
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>38,745</b>	<b>80,427</b>	<b>125193.6125</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm; Ghechua, Sakhipur, Tangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































# FAMILY PICTURE

