

Proposed NU Business Name: NIJACHIN MACHER KHAMAR

Project identification and prepared by: Md. Kajem Uddin
Bashon Unit, Gazipur
Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALAMGIR HOSSAIN KHAN
Age	:	29-09-1983(19 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	1 Brather
Address	:	Vill: Kanaiya P.O.;;P.S:Kanaiya Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HELENA AKTER
(iii) Father's name	:	MD. HUMAYUN KABIR KHAN
(iv) GB member's info	:	Branch: Baria, Centre # 30(Female), Member ID: 5952/1, Group No: 02 Member since: 02-05-2007 (10Years) First loan: BDT 10,000/- Outstanding loan: 4890
Further Information:		
(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	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-994100
Family's Contact No.	:	01683-490706
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HELENA AKTER joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JAHACHIN MACHER KHAMAR
Location	:	Native Village, Kanaiya, Gazipur.
Total Investment in BDT	:	BDT 4,01,000/-
Financing	:	Self BDT 301,000/- (from existing business) 75% Required Investment BDT 1,00,0000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	720ft*200ft=144000 square ft
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Carps, Bighead, Mrigel etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪After getting equity fund 1 employee will be appointed.▪The pond is Rent.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT) D

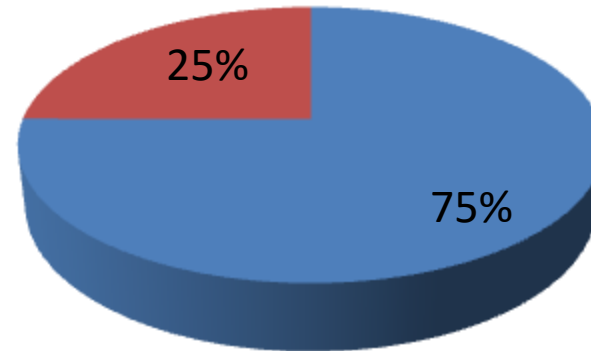
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Carps, Bighead, Mrigel etc		100000	1200000
Total Sales (A)		100000	1200000
Less. Variable Expense			
Carps, Bighead, Mrigel etc		70000	840000
Total variable Expense (B)		70000	840000
Contribution Margin (CM) [C=(A-B)]		30000	360000
Less. Fixed Expense			
Rent		5000	60000
Electricity Bill		400	4800
Mobile Bill		200	2400
Salary (self)		6000	72000
Transportation		400	4800
Entertainment		200	2400
Guard		0	0
Generator		0	0
Salary (Staff)		2000	24000
Total fixed Cost (D)		14200	170400
Net Profit (E) [C-D]		15800	189600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cattle	4000	10000	14000
Mrigel	54000	20000	74000
Rui	80000	10000	90000
Security	60000		60000
Others	143000	60000	203000
Total	301000	100000	401000

Source of Finance

- Entrepreneur Contribution=301000
- Investors Investment=100000
- Total=401000
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Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Carps, Bighead, Mrigel etc	4500	135000	1620000	1701000	1786050
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Carps, Bighead, Mrigel etc	3150	94500	1134000	1190700	1250235
Total Variable Expense	3150	94500	1134000	1190700	1250235
Contributon Margin (CM) [C=(A-B)]	1350	40500	486000	510300	535815
Less Fixed Expense					
Rent			0	0	0
Electric Bill		5000	60000	720000	8640000
Transportaion		400	4800	5040	5292
Salary (Self)		200	2400	2400	2400
Salary (Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Food		200	2400	2400	2400
Pesticides		0	0	0	0
Mobile Bill		2000	24000	0	0
Total Fixed Cost (D)		14200	170400	806640	8726892
Net Profit (E)= [C-D]		26300	315600	331380	347949
Investment Pay Back			40,000	40,000	40,000

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	315,600	331380	347949
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		275600	566980
	Total Cash Inflow	365,600	606,980	914,929
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)	40000	40000	40000
	Total Cash Outflow	90,000	40,000	40,000
3	Net Cash Surplus	275,600	566,980	874,929

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 3
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE