

Proposed NU Business Name: NATIONAL MATSHA KHAMAR



Project identification and prepared by: Md: Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: JOYNAL FOKIR
Age	:	10-09-1986(31 Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	2 Grils
No. of siblings:	:	2 Brother's
Address	:	Vill: Hobipur,P.O:Dobari,P.S:Donbari, 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	:	MOST : JOMILA BEGUM
(iii) Father's name	:	MD : SHOMESH FOKIR
(iv) GB member's info	:	Branch: Chalash Modhupur ,Centre # 18 (Female), Member ID: 1761, Group No: 04 Member since: 30/010./1995 raning(21 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 33,000 Outstanding loan: 20,656Taka
(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..	:	

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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-548026
Family's Contact No.	:	01917-602856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOMILA BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilize the money In business .

Proposed Nobin Udyokta Business Info

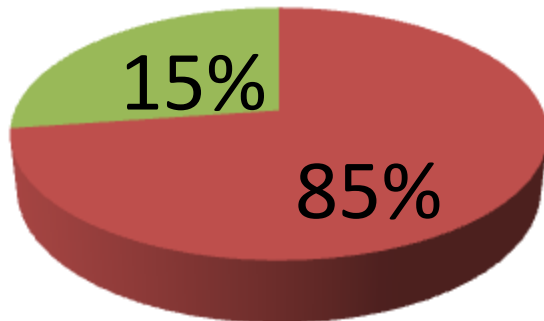
Business Name	:	NATIONAL MATSHA KHAMAR
Location	:	Hobipur, donbari,Tangail.
Total Investment in BDT	:	BDT321 ,500
Financing	:	Self BDT 271 ,500(from existing business) 85% Investors Investment BDT 50,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	110 sotangsho
Security of the shop	:	own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish and Milk▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The business is own▪Collects goods from moymansingho.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish & Milk		50,000	600,000
		0	0
Total Sales (A)		50,000	600,000
Less. Variable Expense			
Pan Fish & Milk		20,000	240,000
		0	0
Total variable Expense (B)		20,000	24,000
Contribution Margin (CM) [C=(A-B)]		30,000	360,000
Less. Fixed Expense			
Rent		15,000	180,000
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		1,000	12,000
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		21,200	254,400
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fish	10,000	3	30,000				30,000
Feed	1 bag	1,500	1,500				1,500
Cow	2 ta	120,000	240,000				240,000
Cow and Fish care						50,000	50,000
Total			271,500			50,000	321,500



**Entrepreneur
Investment:271,500
Investor Investment:50,000
Total Investment:321,500**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
Revenue (sales)					
Pan		60,000	720,000	756,000	793,800
Total Sales (A)		60,000	720,000	756,000	793,800
Less. Variable Expense					
Pan		240,00	288,000	302,400	317,520
Total variable Expense(B)		24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)		36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		15,000	180,000	185,000	190,000
Electricity Bill		0	0	0	0
Mobile Bill		200	2,400	2,400	2,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		0	0	0	0
Salary(staff)		0	0	0	0
Gurd		0	0	0	0
Total Fixed Cost		21,200	254,400	260,400	267,500
Net Profit (E) [C-D)		14,800	177,600	193,200	208,780
Investment Payback			20,000	20,000	20,000

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	177,600	193,200	208,780
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,600	330,800
	Total Cash Inflow	227,600	350,800	539,580
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	157,600	330,800	519,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

