

Proposed NU Business Name: **TAMIM FISHERISE**



Project identification and prepared by: Ataur Rahman
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AJMOT ALI
Age	:	14-02-1985 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	Brothers 02 Sisters,
Address	:	Vill:Gasuia P.O: Noluia , P.S: Sokhipur, 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	:	BEGUM
(iii) Father's name	:	SUKUR MAHAMUD
(iv) GB member's info	:	Branch: Jadobpur, Centre # 14 (male), Member ID: 1350, Group No: 01 Member since: 02-05-2009(08 Years) First loan: BDT 5,000
Further Information:		Existing Loan:40,000 /-, Outstanding loan: 15,000/--
(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 business.
Other Own/Family Sources of Income	:	Bamboo business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-826898
Mother's Contact No.	:	01781-732676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

Proposed Nobin Udyokta Business Info

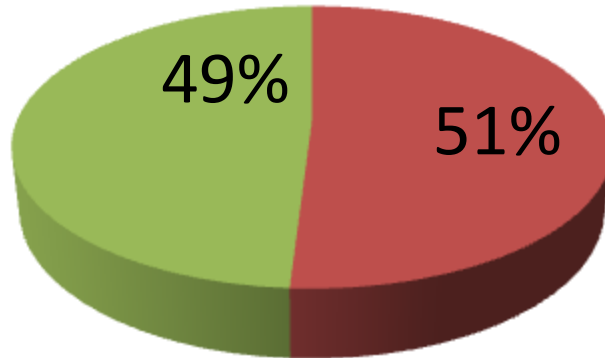
Business Name	:	TAMIM FISHERISE
Location	:	Sokipur,Tangail
Total Investment in BDT	:	BDT 1,02,000/-
Financing	:	Self BDT 52,000/-(from existing business) 51% Required Investment BDT 50,000/-(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	180 ft x 80 ft= 14400 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a fisherise business▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Noluia bazar Tangail.▪The shop is owned.▪Agreed grace period is three month.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fish	1400	42000	504000
		0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Fish & Fish Food	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Transportation		500	6000
Salary (Self)		5000	60000
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Talapia			20,000			10,000	30,000
Silvercup			10,000			10,000	20,000
Glasscup			5,000			2,000	7,000
Minarcup			3,000			2,000	5,000
Rui			2,000			5,000	7,000
Mirgel			2,000			5,000	7,000
Others			10,000			16,000	26,000
	0	0	52,000	0	0	50,000	102000

Source of Finance



- Entrepreneur's Contribution 52,000
- Investor's Investment 50,000
- Total 102,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fish	1900	57000	684000	718200	754110
Total Sales(A)	1900	57000	684000	718200	754110
Less Variable Expense (B)					
Fish & Fish Food	1425	42750	513000	538650	565583
Total Variable Expense	1425	42750	513000	538650	565583
Contributon Margin (CM) [C=(A-B)]	475	14250	171000	179550	188528
Less Fixed Expense					
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5800	69600	70300	71015
Net Profit (E)= [C-D]		8450	101400	106470	111794
Investment Pay Back			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	101,400	106470	111793.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81400	167870
	Total Cash Inflow	151,400	187,870	279,664
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	81,400	167,870	259,664

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

