

Proposed NU Business Name: ZONAB MODSO KHAMAR



Project identification and prepared by: Mr. Kabir
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Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. ZONAB ALI
Age	:	18/11/1994(22Years)
Education, till to date	:	B.A runing
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	2 Brother
Address	:	Vill: pompara,P.O: pochamaria,P.S: puthia, 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	:	MST. ZAHANARA BEGUM
(iii) Father's name	:	MD.OSMAN ALI PRANG.
(iv) GB member's info	:	Branch:Shilmaria, Centre #33(Female), Member ID: 4019/2, Group No:05 Member since:2002 First loan: BDT -2000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: paid
(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	:	Paner khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723090734
Father's Contact No.	:	01723090734
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZAHANARA BEGUM joined Grameen Bank since 13 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

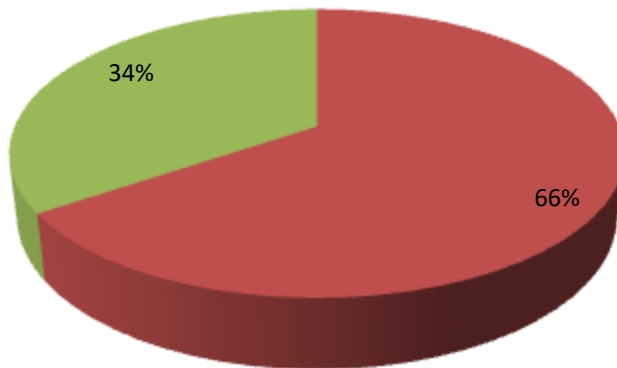
Proposed Nobin Udyokta Business Info

Business Name	:	ZONAB MODSO KHAMAR
Location	:	Pompara, puthia ,Rajshahi
Total Investment in BDT	:	BDT 240000
Financing	:	Self BDT 190000-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	110 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish sales		70,000	840000
Total Sales (A)		70,000	840000
Less. Variable Expense		0	
Fish product		20,000	240000
Total variable Expense (B)		20,000	240000
Contribution Margin (CM) [C=(A-B)]		50,000	600000
Less. Fixed Expense			
Rent		8500	102,000
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		1000	12,000
food		20000	240,000
medicin		1200	14,400
Bank service Charge			0
Total fixed Cost (D)		36,000	432,000
Net Profit (E) [C-D]		14,000	168,000

Particulars	Qty	Unit Price (BDT)	Amount (BDT)	Qty	Unit Price (BDT)	Amount (BDT)	Total
ruji	400	180	72,000			30000	30,000
katla	100	200	20,000			20000	20,000
japani	200	100	20,000				
mregel	200	70	14,000				
silver	200	120	24,000				
glass karp	100	150	20,000				
kalbaus	200	100	20,000				
Total	1400	920	190000		0	50000	50000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- Total 145,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
rui,katla,japani, etc		70000	840000	882000	926100
Total Sales (A)		70000	840000	882000	926100
Less. Variable Expense		0	0	0	0
rui,katla,japani, etc		20000	240000	252000	264600
Total variable Expense (B)		20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]		50000	600000	630000	661500
Less. Fixed Expense					
Rent		8500	102000	102000	102000
Electricity Bill		0	0	0	0
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Entertainment			0		
food		20000	240000	242000	245000
medicin		1200	14400	15000	16000
Bank service Charge			100	100	100
Total Fixed Cost		36000	432100	435900	442100
Net Profit (E) [C-D]		14000	167900	194100	219400
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167900	194100	219400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		147900	322000
	Total Cash Inflow	217900	342000	541400
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	147900	322000	521400

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : pompara, puthiaRajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

