

Proposed NU Business Name: S r polti and fish fed



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: Sakil ahmed
Age	:	031/12/1996 (21 Years)
Education, till to date	:	Class H S C
Marital status	:	Married
Children	:	0boy 0 Gril
No. of siblings:	:	0 Brothers 1 sister
Address	:	Vill:chakvaki P.O:zadunathpura bazarP.S:Dhanbari 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 : sahanaj parvin
(iii) Father's name	:	MD: rasadul islam
(iv) GB member's info	:	Branch:Nolhara Modhupur , Centre # 21 (Female), Member ID: 3296, Group No: 09 Member since: 2008 raning (09Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 25375.
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01700-526981
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: SAHANAJ PARVIN Joined Grameen Bank Since 09 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	S r polti and fish feed
Location	:	bondahara bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 135,000
Financing	:	Self BDT 85,000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	105,000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;polti feed fish feed Etc. ▪Average 05% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employee. ▪The Shop is Rented ▪Collects goods from Dhanbari. ▪Agreed grace period is 3 months.

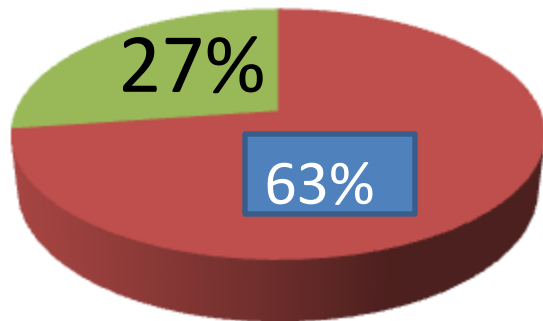
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
polti feed fish feed etc.	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less. Variable Expense			
polti feed fish feed etc.	9,500	285,000	3420000
	0	0	0
	0	0	0
Total variable Expense (B)	9,500	285,000	3420000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		0	0
Electricity bill		500	6,000
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Polti fish	16 b	2200	35,200			30,000	65,000
madecin			50,000			20,000	70,000
security							
Total			85,000			50,000	135,000

Source of Finance



Entrepreneur Investment:
 85.200
Investor Investment:50,000
Total Investment:135,200

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
Revenue (sales)					
polti feed fish feed etc.	12,000	360,000	4,320,000	4,536,000	
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	
Less. Variable Expense					
polti feed fish feed etc.	11,400	342,000	4,104,000	4,309,200	
Total variable Expense(B)	11,400	342,000	4,104,000	4,309,200	
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		500	6,000	6,100	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		500	6,000	6,300	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		8,300	99,600	101,000	
Net Profit (E) [C-D]		9,700	116,400	125,800	
Investment Payback			30,000	30,000	

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	116,400	125,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		86,400
	Total Cash Inflow	166,400	212,200
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	86,400	182,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 16 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

