

Proposed NU Business Name: SEAMA MOTCHO KHAMAR



Project identification and prepared by: Md. Shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOJEB AHAMED
Age	:	10-12-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	unmarried
Children	:	Null
No. of siblings:	:	02 Brother & 02 Sisters
Address	:	Vill: bertara P.O:berkodamtoli P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MOST.FORIDA YESMEN
(iii) Father's name	:	ABDUL ABDUR SATAR
(iv) GB member's info	:	Branch: kandua, , Centre # 26(Female), Member ID: 2308, Group No: 05 Member since: 2007 (<i>running</i>) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 130,000 Outstanding loan: 78422
(v) Who pays GB loan installment	:	Mother
(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 on years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950-177822
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.FORIDA YESMEN Joined Grameen Bank Since 10 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	:	SEAMA MOTCHO KHAMAR
Location	:	bertara donbari,Tangail.
Total Investment in BDT	:	BDT 220,000
Financing	:	Self BDT 170,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	1000ft x 100ft= 10000
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish , etc.▪Average100% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is own▪Collects goods from Hazrabari.▪Agreed grace period is 3 months.

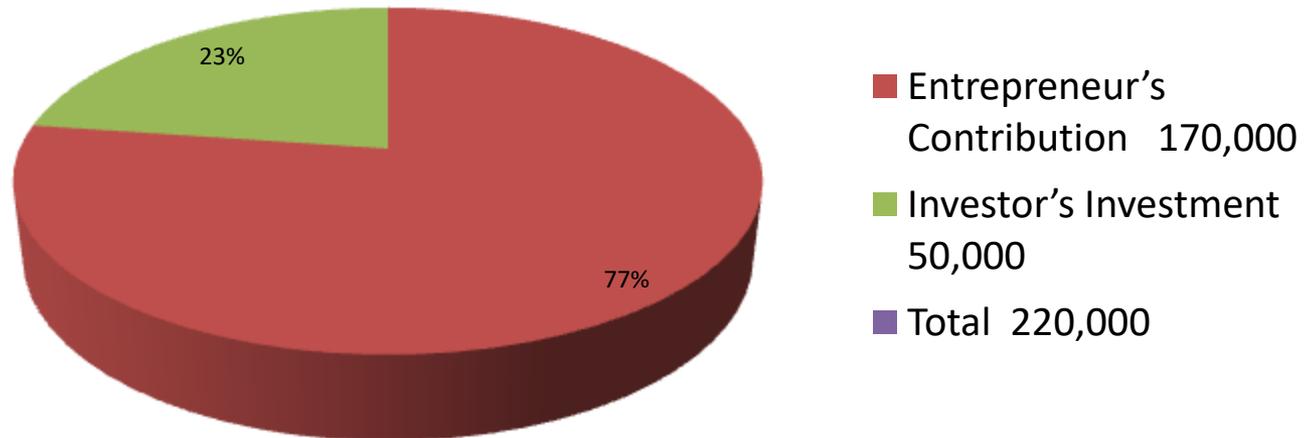
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
fish	1,200	36,000	432000
	0	0	0
	0	0	0
Total variable Expense (B)	1,200	36,000	432000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		200	2,400
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		11,700	140,400
Net Profit (E) [C-D]		12,300	147,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
fish	10000p	17	170,000			50000	220,000
Total			170,000			50,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
fish	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
fish	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		200	2400	28800	345600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		10400	124800	148800	465600
Net Profit (E)= [C-D]		19600	235200	246960	259308
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	235,200	246960	259308
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		215200	442160
	Total Cash Inflow	285,200	462,160	701,468
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	215,200	442,160	681,468

SWOT ANALYSIS

STRENGTH

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

