

**Proposed NU Business Name: MOFAZZOL MOTCHO KHAMAR & BOSTA
BABSHAHI**



Project identification and prepared by: Maruzur
Rahaman, Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOFAZZOL
Age	:	03/02/1987 (30Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	01Sons ,02 Daughter
No. of siblings:	:	02 Brothers& 01 Sisters
Address	:	Vill: Maijpara P.O: Bormi , P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN
(iii) Father's name	:	JAMAL MIA
(iv) GB member's info	:	Branch: Bormi , Sreepur Centre # 85/m, Member ID: 7886, Group No: 03 Member since: 2000-2017(17 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 10,000/-, Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-644880
Family's Contact No.	:	01738-460997
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined with Grameen Bank for 17 years. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

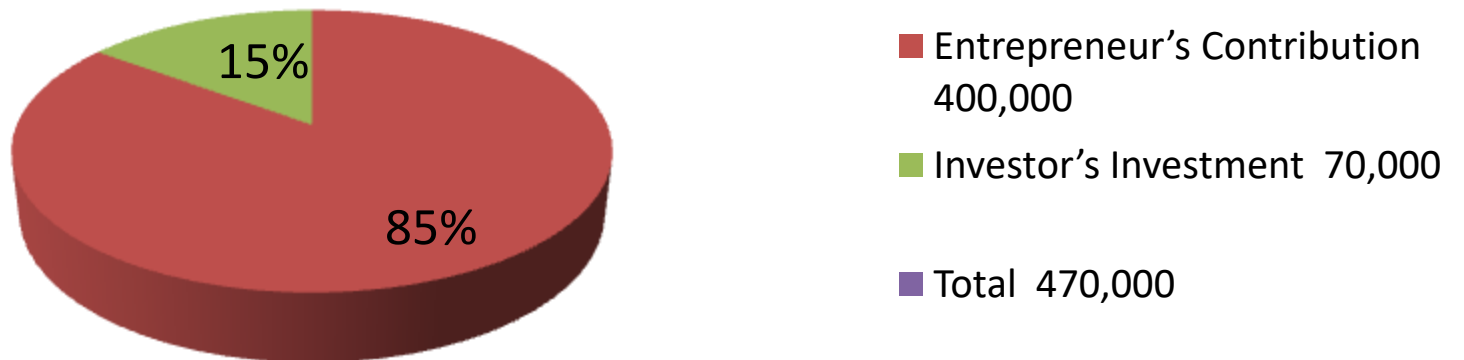
Business Name	:	MOFAZZOL MOTCHO KHAMAR & BOSTA BABSHAHI
Location	:	Gazipur
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 400,000/- (from existing business) 63% Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
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: FISH▪Average 35% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Rajabari, Sreepur.▪Agreed grace period is 3 months.

Existing

Particular	Monthly	Yearly
Revenue (Sale)		
Fish	45000	540000
	0	0
Total Sales(A)	45000	540000
Less Variable Expense (B)		0
Fish	29250	351000
Total Variable Expense	29250	351000
Contribution Margin (CM) [C=(A-B)]	15750	189000
Less Fixed Expense		
Rent	0	0
Electric Bill	500	6000
Transportation	2000	24000
Salary (Self)	5000	60000
Salary (Staff)	0	0
Entertainment	200	2400
Guard	200	2400
Generator	0	0
Mobile Bill	200	2400
Total Fixed Cost (D)	8100	97200
Net Profit (E)= [C-D]	7650	91800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fish			300,000			15,000	315,000
Plistic Bag	100	150	15,000	100	150	15,000	30,000
Jute Bag	200	200	40,000	200	200	40,000	80,000
			0			0	0
Others			45,000				45,000
	300	350	400,000			70,000	470000

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Fish	2000	60000	720000	756000
	0	0	0	0
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
Straw, Bran, Medicine etc	1300	39000	468000	491400
Total Variable Expense	1300	39000	468000	491400
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	6300
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		200	2400	2400
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		8100	97200	98800
Net Profit (E)= [C-D]		12900	154800	162540
Investment Pay Back			42,000	42,000

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	70,000		
1.2	Net Profit	154,800	162540	170667
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112800	233340
	Total Cash Inflow	224,800	275,340	404,007
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000	42000
	Total Cash Outflow	112,000	42,000	42,000
3	Net Cash Surplus	112,800	233,340	362,007

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