

Proposed NU Business Name: **MOHI UDDIM MATSYA KHAMAR**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHI UDDIN
Age	:	15-01-1985(33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	02 Brothers,01 Sister
Address	:	Vill:Chitholia, P.O:Sholia, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA AKTER
(iii) Father's name	:	SOFIQUEL ISLAM
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:5661/1, Group No: 09 Member since: 03-12-2008-2013 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: 000/-
(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	:	04years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-465254
Mother's Contact No.	:	01812-751581
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA AKTER joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

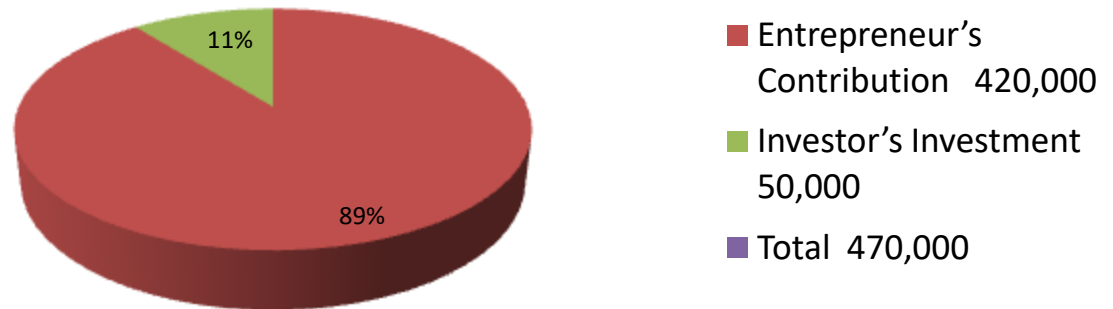
Proposed Nobin Udyokta Business Info

Business Name	:	MOHIUDDIN MOSTHO KHAMAR
Location	:	Chitholia, Porshuram, Feni.
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 4,20,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	No
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;rui,katla,mrigel,telapia,others..▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in own place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
rue,katlia,migel,taliapia,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
rue,katlia,migel,taliapia,others	1000	30000	360000
Total Variable Expense	1000	30000	360000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		24500	294000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rue	20	500	10,000			0	10,000
katlia	20	500	10,000			0	10,000
megal	20	500	10,000			0	10,000
taliapia	20	400	8,000			0	8,000
kapu	20	400	8,000			0	8,000
silvercup	20	300	6,000			0	6,000
grasscup	20	300	6,000			0	6,000
different food			22,000			0	22,000
others			20,000			0	20,000
security			320,000			0	320,000
fish pona purchase						25,000	25,000
fish food purchase						25,000	25,000
Total	140	2900	420,000	0	0	50,000	470,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rue,katlia,migel,taliapia,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
rue,katlia,migel,taliapia,others	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5500	66000	66400	66800
Net Profit (E)= [C-D]		39500	474000	497700	522585
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	474,000	497700	522585
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		454000	931700
	Total Cash Inflow	524,000	951,700	1,454,285
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	454,000	931,700	1,434,285

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 0 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Citholia mosque
road,Solia,Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















