

Proposed NU Business Name: **SHAJIB FISHARI**



Project identification and prepared by: Md. Ataur Rahman,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJIB AHAMMED
Age	:	12-05-1988 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	0 Brother,02 Sisters
Address	:	Vill: Amlytola,P.O :Jalchatro P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SAHIDA BEGUM
(iii) Father's name	:	MD. ABU KALAM AZAD
(iv) GB member's info	:	Branch: Arankhula, Centre # 08 (Female), Member ID: 1273/01, Group No: 01 Member since: 15-06-2011 (07Years) First loan: 10,000 taka. Existing loan: 95,000 taka Outstanding loan: 50,080 taka
Further Information:		
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-879670
Mother's Contact No.	:	01751-396913
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHIDA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAGIB FISHARI
Location	:	Amlytola , Modhupur,Tangail.
Total Investment in BDT	:	BDT :422000
Financing	:	Self BDT 372000(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	300 ft x 200 ft= 60000 square ft
Security of the shop	:	40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	1,500	45,000	540000
Total Sales (A)	1,500	45,000	540000
Less. Variable Expense			
fish	150	4,500	54000
Total variable Expense (B)	150	4,500	54000
Contribution Margin (CM) [C=(A-B)]	1350	40,500	486000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Transportation		2000	24000
Salary (self)		5000	60,000
Salary (staff)		3000	36,000
Entertainment			0
Guard			0
Generator			0
feed		20000	
Mobile Bill		300	3600
Total fixed Cost (D)		30,300	123,600
Net Profit (E) [C-D]		10,200	362,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
pangash	1500	80	120000	500	80	40000	160000
telapiya	400	110	44000	18	110	1980	45980
ruei	1600	110	176000	50	110	5500	181500
katla	80	110	8800	7	110	770	9570
shar puthi	80	110	8800	5	110	550	9350
mrigel	120	120	14400	10	120	1200	15600
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others							0
security							0
Total			372000			50000	422000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
fish	1,700	51,000	612000	642600
Total Sales (A)	1,700	51,000	612,000	642600
Less. Variable Expense				
fish	170	5,100	61,200	64260
Total variable Expense (B)	170	5,100	61,200	64260
Contribution Margin (CM) [C=(A-B)]	1530	45,900	550,800	578340
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		100	1200	1,800
Transportation		2,200	26,400	27,400
Salary (self)		5000	60000	60,000
Salary (self)		3,000	36,000	36,000
Entertainment		100	1,200	1,800
Guard		0	0	0
Generator		0	0	0
Mobile Bill		400	4800	5,500
feed		22000	264000	266,100
Total Fixed Cost		32,800	393,600	398,600
Net Profit (E) =[C-D]]		13,100	157,200	179,740
Investment Payback			30000	30,000

<i>Sl #</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	157,200	179,740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,200
	Total Cash Inflow	207,200	306,940
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	127,200	276,940

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



স্বাস্থ্য শক্তি
সামগ্রিক উন্নয়ন

গ্রামীন শক্তি সামর্থ্য

প্রস্তাবিত নবীন উদ্যোগ

কল্লের নাম:

সজীব - বিজমা

নিউনটির নাম:

বর্ষুপুত্র

দ্যাকার সংক্ষিপ্ত জীবন বৃত্তান্ত:

১৯৭০ সালের ২২/০৮

জন্ম তারিখ: ২২/০৮

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FAMILY PICTURE

