

Proposed NU Business Name: **AZIZ FISHARIJ**



Project identification and prepared by: MD.SHAIDUL AMIN
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Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	AZIZUR RAHAMAN
Age	:	02-03-1989(28 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers,02 Sisters
Address	:	Vill:Onontopur, P.O:Onontopur, 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	:	RUPIA AKTER
(iii) Father's name	:	NURUL AMIN MOL MOLLA
(iv) GB member's info	:	Branch: Porshuram, Centre # 10(Female), Member ID:1223/1, Group No: 01 Member since: 01-11-2010-2017(07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: 5928/-
(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	:	02years experience in running business. Yes(01year)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864144619
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUPIA AKTER joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

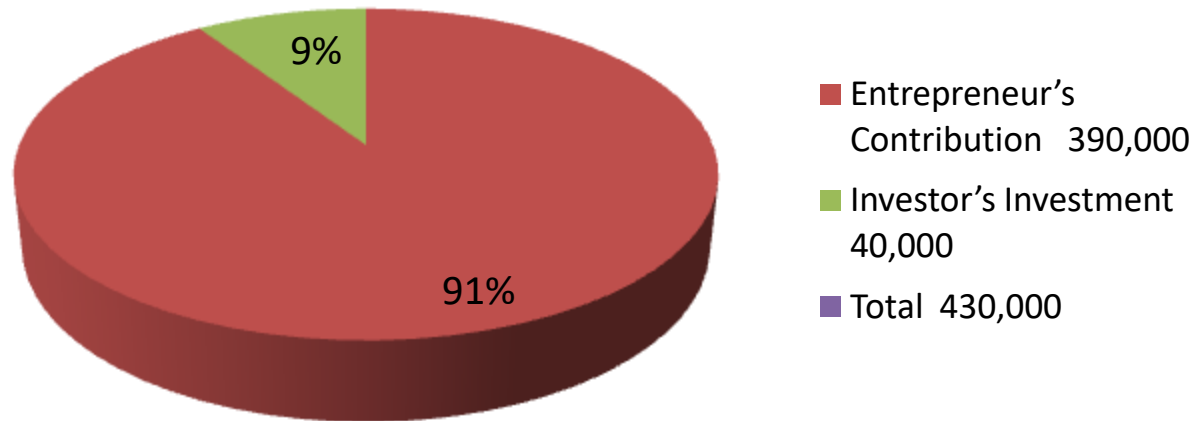
Proposed Nobin Udyokta Business Info

Business Name	:	AZIZ FISHARIJ
Location	:	Onontopur school road, Porshuram, Feni.
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 390,000 (from existing business) 91% Required Investment BDT, 40,000 (as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	200 ft x 300 ft. = 60,000 square ft
Security of the shop	:	170,000/-
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 20% gain on sale.▪ The business is operating by entrepreneur. Existing 0 employee.▪ He is doing his business in a rural place.▪ Collects goods from Feni.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rui,katla,mrigel,telapia,etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
rui,katla,mrigel,telapia,etc	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		12300	147600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ruir	0	0	30,000			20,000	50,000
katla	0	0	30,000			15,000	45,000
mrigel	0	0	20,000			0	20,000
telapia	0	0	20,000			5,000	25,000
others	0	0	20,000			0	20,000
security	0	0	270,000			0	270,000
	0	0				0	0
						0	0
						0	0
						0	0
Total	0	0	390,000	0	0	40,000	430,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rui,katla,mrigel,telapia,etc	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5700	68400	68980	69569
Net Profit (E)= [C-D]		18300	219600	230580	242109
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	219,600	230580	242109
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		203600	418180
	Total Cash Inflow	259,600	434,180	660,289
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	203,600	418,180	644,289

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Onontopur School
road, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

