

Proposed NU Business Name: **MILLAT MOTHSO FISHARIJ**



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

Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MILLAT HOSSIN
Age	:	05-11-1987(31 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brothers,02 Sisters
Address	:	Vill: Melaghar P.O:Shubar bazar 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	:	PEYARA AKTER
(iii) Father's name	:	ABUL BOSHOR
(iv) GB member's info	:	Branch: Porshuram, Centre # 60 (Female), Member ID:7451, Group No: 06 Member since: 10-05-2010-2017(07 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: 5000/-
(v) Who pays GB loan installment	:	Father/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	:	0 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821909013
Mother's Contact No.	:	01863002324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA AKTER joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

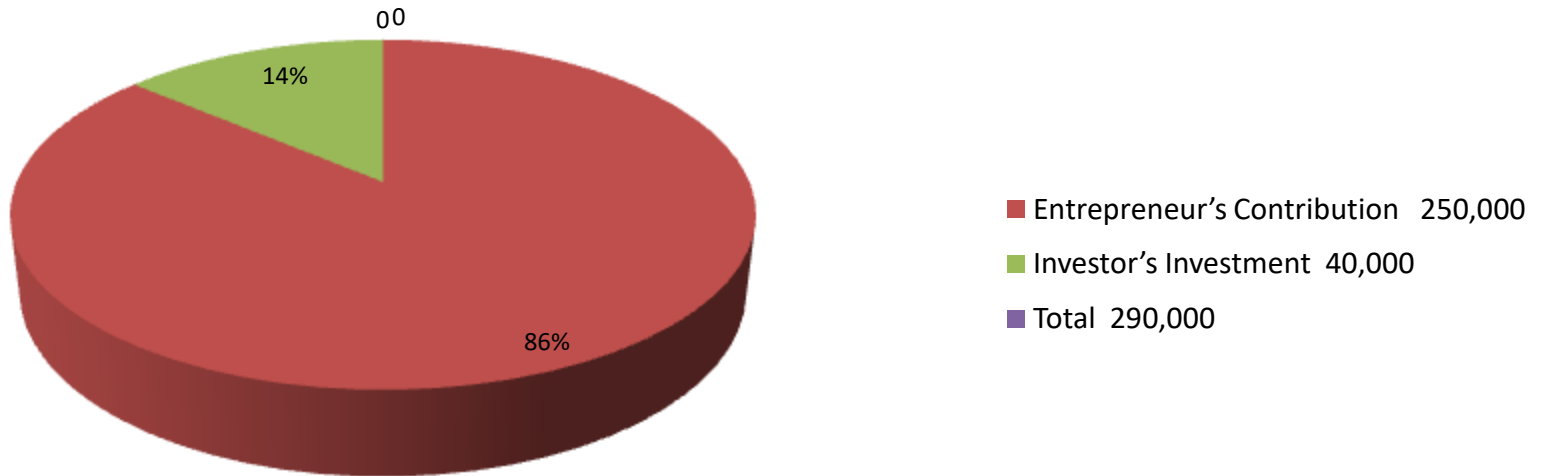
Proposed Nobin Udyokta Business Info

Business Name	:	MILLAT MOTHSO FISHARIJ
Location	:	Mosque Melaghar,Shubar Bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 250000(from existing business) 86% Required Investment BDT,40,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	00 ft x 00 ft. = 000square ft
Security of the shop	:	100,000/-
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,etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Parshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
rui, katla, mrigel, telapia, silver, etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
rui, katla, mrigel, telapia, silver, etc	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
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]		21500	258000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ruir	0	0	20,000			10,000	30,000
katla	0	0	20,000			10,000	30,000
mrigel	0	0	20,000			10,000	30,000
telapia	0	0	20,000			5,000	25,000
silver	0	0	20,000			5,000	25,000
security	0	0	150,000			0	150,000
						0	0
						0	0
						0	0
						0	0
Total	0	0	250,000	0	0	40,000	290,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rui,katla,mrigel,telapia,silver,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.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
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]		30500	366000	384300	403515
Investment Pay Back			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	366,000	384300	403515
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		350000	718300
	Total Cash Inflow	406,000	734,300	1,121,815
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	350,000	718,300	1,105,815

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;Melaghar,Shubar
Bazar,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











