

Proposed NU Business Name: M/S TANIM MOTSO KHAMAR



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Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Tanim Hasan
Age	:	10-11-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 01 Sister
Address	:	Vill: Bothuabary, P.O:Pchibary, P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Tahmina Khatun
(iii) Father's name	:	Md. Abdul Khalek
(iv) GB member's info	:	Branch: Dhunat Centre # 06 (Female), Member ID: 8279/2, Group No: 04 Member since: 20-01-1998 (20Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 33,800/- Outstanding loan: BDT 22554/-
(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	:	03 years experience in running business He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01701599976
Mother's Contact No.	:	01719945853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Tahmina Khatun joined Grameen Bank since 20 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

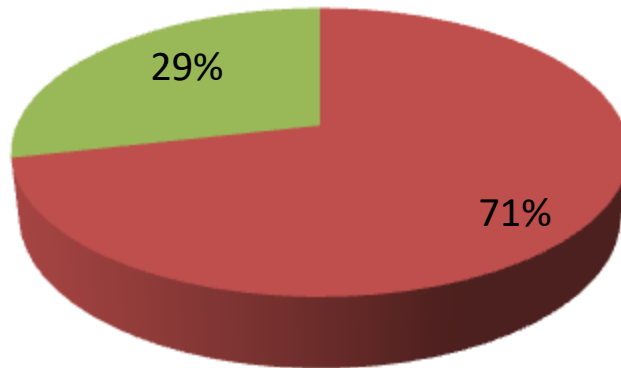
Business Name	:	M/S TANIM MOTSO KHAMAR
Location	:	Bothuabary,Pachibary, Dhunat,Bogra
Total Investment in BDT	:	BDT .140,000
Financing	:	Self BDT 100000(from existing business) 71% Required Investment BDT 40,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	02 bigha
Security of the shop	:	60,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish▪Average 50% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sherpur .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish		20,000	240,000
Total Sales (A)		20,000	240,000
Less. Variable Expense			
Fish		10,000	120,000
Total variable Expense (B)	0	10,000	120,000
Contribution Margin (CM) [C=(A-B)]	0	10,000	120,000
Less. Fixed Expense			
House rant			0
Electricity Bill		-	0
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Briket	2,000	3,000	5,000
Silver carp	2,000	4,000	6,000
Katla	4,000	8,000	12,000
Rui	3,000	8,000	11,000
Glas carp	3,600	4,800	8,400
Vata	3,300	2,200	5,500
Mirka	3,000	0	3,000
Feed	10,100	5,000	15,100
Security	60,000	0	60,000
others	9,000	5,000	14,000
Total	100,000	40,000	140,000



- Entrepreneur's Contribution 100,000
- Investor's Investment 40,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fish		20,000	240,000	252,000	264,600
Total Sales (A)	0	20,000	240,000	252,000	264,600
Less. Variable Expense	0				
Fish		10,000	120,000	126,000	132,300
Total variable Expense (B)	0	10,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]	0	10,000	120,000	126,000	132,300
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,700	56,400	56,400	56,400
Net Profit (E) [C-D]		5,300	63,600	69,600	75,900
Investment Payback			16,000	16,000	16,000

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

SI #	<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	100,000		
1.2	Net Profit	63,600	69,600	75,900
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		107,600	161,200
	Total Cash Inflow	163,600	177,200	237,100
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)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	107,600	161,200	221,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :15 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

