

Proposed NU Business Name: **FAKHRUL ISLAM MOTSHO PROKOLPO**



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Project verified by: Shusanta Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	FAKHRUL ISLAM
Age	:	18-01-1985(28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill:Citholia, P.O:Solia, 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	:	MASUDA KHATUN
(iii) Father's name	:	LATE:MD ASLAM
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:6959/2, Group No: 02 Member since: 18-10-2005-2012(07Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 000/- Outstanding loan:
(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	:	05years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829132566
Mother's Contact No.	:	01814939012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA KHATUN joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

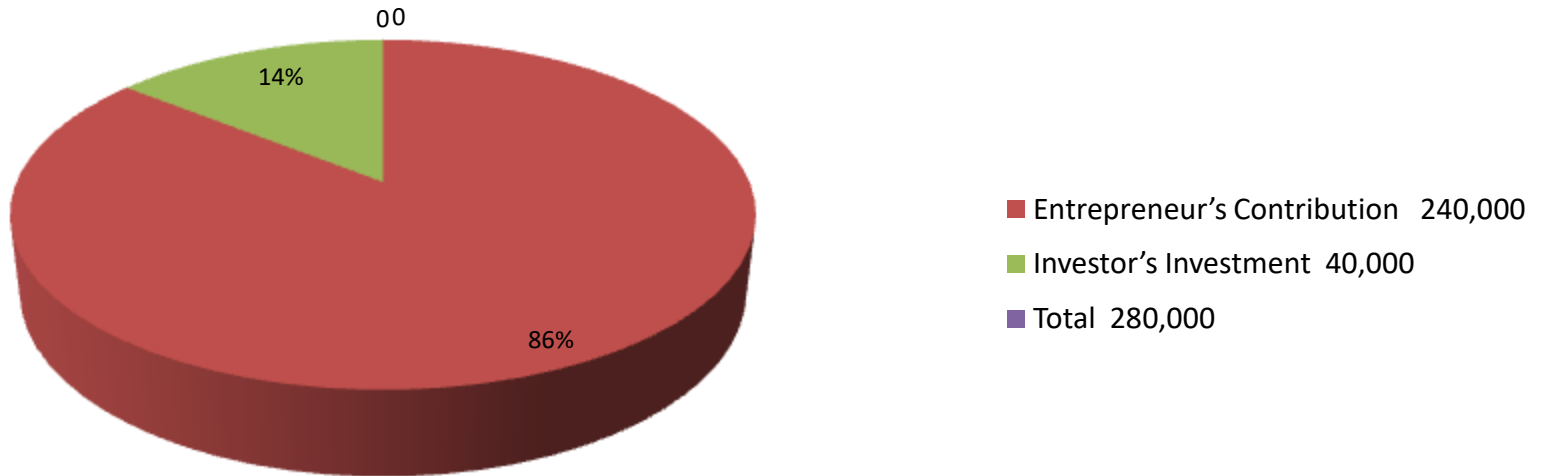
Proposed Nobin Udyokta Business Info

Business Name	:	FAKHRUL ISLAM MOTSHO PROKOLPO
Location	:	Chitholia, Porshuram, Feni.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 240,000(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	:	0 ft x 0 ft. = 00square ft
Security of the shop	:	140,000/-
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 30% gain on sale.▪The business is operating by entrepreneur. Existing 4employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
ru,katla,mrigel,telapia,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
ru,katla,mrigel,telapia,others	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		400	4800
Total Fixed Cost (D)		5400	64800
Net Profit (E)= [C-D]		21600	259200

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
silvar cup	0	0	20,000			10,000	30,000
others	0	0	20,000			0	20,000
security	0	0	140,000			0	140,000
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	240,000	0	0	40,000	280,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rui,katla,mrigel,telapia,others	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		400	4800	4900	5000
Total Fixed Cost (D)		5400	64800	65200	65600
Net Profit (E)= [C-D]		30600	367200	385560	404838
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	367,200	385560	404838
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		351200	720760
	Total Cash Inflow	407,200	736,760	1,125,598
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	351,200	720,760	1,109,598

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

