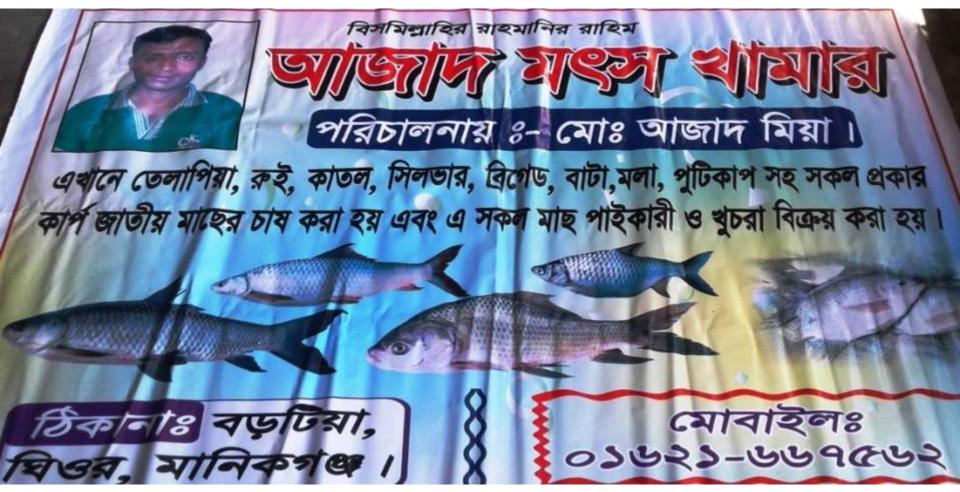
Project Name : Azad Motsho khamar



Project by: Md. Azad Mia

Identified by- Md. Mafizul islam fakir Unit Manager (Manikganj Unit) Verified By: Md. Nazmul karim Manikganj Unit Anchal- 3







Name	:	Md. Azad Mia
Age	:	15.01.1988 (29 Years)
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brothers.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other Ioan like GCCN, GKF (ix) Others		Mother√FatherPanu BegumSomsher aliBranch: sri bari Ghior , Centre #, 45/M,Group no : 03 ,Lonee No. : 3469/01Member since -1998,First Ioan: 3000Existing Ioan:, 20000Outstanding: 10000FatherN/AN/AN/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Fisheries Business
Trade License/ Drug License		99/2016/17
Business Experience	:	12 Years
And Training Info	:	N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01727640467
NU Project Source/Reference	:	Manikgonj Unit



NU's Mother has been a member of Grameen Bank since 1998 to 2017 (Till now). At first She took 3,000 taka from GB. NU Mother use GB Loan. NU's Mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Azad motsho khamar
Address/ Location	:	Borotia bazaar Ghior.
Total Investment in BDT	:	3,20,000/=
Financing	:	Self BDT 250,000/= (from existing business)75% Required Investment BDT 70,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
Proposed Business (i) % of present gross profit margin	:	50%
 (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period 	:	50%
(iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Goods : 250000	250000		250000
Proposed Stock Items: Total Items : 70,000		70,000	70,000
Total Capital	250000/-	70,000	3,20,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Darticulare	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales	3,000	90000	10,80,000	
Less: Cost of Goods	1500	45000	540000	
Profit (50%) [A]	1500	45000	540000	
Less: Operating Costs				
Electricity bill		200	2400	
Treatment		3000	36000	
Food		8000	96000	
Transport		500	6,000	
Mobile bill		500	6,000	
Present salary/Drawings- self		7,000	84,000	
Present salary employee -		-	-	
Others(Chada, SMS, TL)		500	60000	
Non Cash Item:				
Depreciation Expense)				
Total Operating Cost (D)		19,700	2,90,400	
Net Profit (C-D):		25300	249,600	

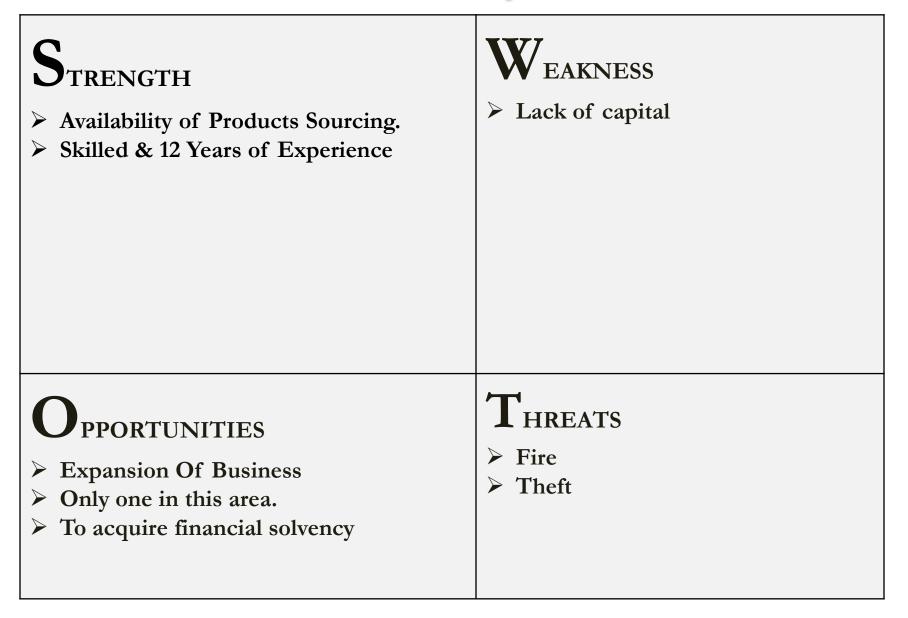


		Year 1 (BDT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4000	1,20,000	14,40,000	4500	135000	1620000
Less: Cost of Goods	2000	60,000	7,20,000	2250	67,500	8,10,000
Profit (50%) [A]	2000	60,000	7,20,000	2250	67,500	8,10,000
Less: Operating Costs						
Electricity bill		200	2400		250	3000
Treatment		4000	48000		4500	54000
Food		10000	1,20000		11000	132000
Transport		-	-		-	-
Mobile Bill		500	6,000		500	6,000
Present salary/Drawings- Self		8,000	96,000		8,000	96,000
Present salary employee		-	-		-	-
Others (Chada,SMS,TL)		500	60000		500	60000
Non Cash Item:						
Depreciation Expenses()						
Total Operating Cost (E)		23,200	332,400		24,750	3,51,000
Net Profit		36,800	387,600		42,750	459,000
Gt payback			42000			42000
Retained Income:		3,45,600		501,000		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC, & PAY,)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	387,600	459,000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	3,45,600
	Total Cash Inflow	457,600	804,600
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	3,45,600	762,600

SWOT Analysis



PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name with quantity	Amount	
Fish minnow	80000	
Simon	30,000	
Naylotika (Monosex)	30,000	
Katla	25,000	
Silvercup	25,000	
Mrigel	25,000	
Foods	20,000	
Others	15,000	
Total Present Stock	250,000/=	

Proposed items		
Product Name with quantity	Amount	
Simon fish minno	30,000	
Katla	15,000	
Silvercup	15,000	
Foods	10,000	
Total Proposed Stock	70,000/=	

















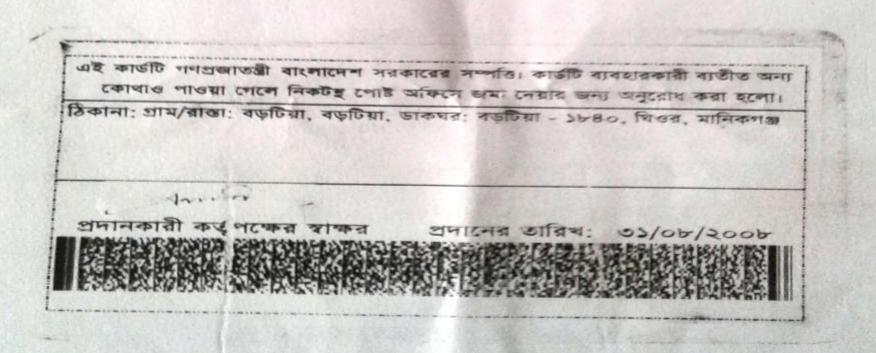






গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ আজাদ মিয়া Name: Md Azad Mia পিতা: নোমশের আলী মাতা: পানু বেগম Date of Birth: 15 Jan 1988 ID NO: 5612235930747



৭ (১১(১) নিয়ম দ্রষ্টব্য] টয়া ইউনিয়ন পরিষদ **V**U ডাকঘর ঃ বড়টিয়া, উপজেলা ঃ যিওর, জেলা ঃ মানিকগঞ্জ বহি নং-০ > 78-93 जात्रिथ-3810139 A TE - 22/2023-29 স প্রাপকের নাম ত হা Hata AIN TWI WATTCO Govery প্রতিষ্ঠানের নাম ৬ সম্বাদ্ধ মন্ত্রম্ ावना वुखिन्न धनने २४९२ २० - 3 70 - 200 াস/ট্যাব্র/করের পরিমাণ 2001 - ত্যাট ১৫% ৬০০ - মোট 2001 42200 man error म वलवर धत्र भियाम देर अन्त भाषा भेष रहेक जिल अन्त 39 कांत्रिय भाष নের সীমার মধ্যে আবশ্যকীয় ব্যবসা বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হুইল। 2539 CDENS (মোঃ ফরিদ হোসেন বাবর) সচিব বড়টিয়া ইউনিয়ন পরিষদ া ইউনিয়ন পরিষদ থিওর, মানিকগঞ ার, মানিকগঞ্জ।

Presented at Internal Design Lab on 2017 at GT



গ্রামীণ ব্যাৎক	
শ্রীবাড়ী ঘিওর পাখা শাখা	
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