

Proposed NU Business Name: Aminul **MACH CHASH**



Project identification and prepared by: Mr. Kabir Raksam
Taherpur Unit , Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM
Age	:	08-07-1985(32Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 brother & 2 sister
Address	:	Vill: gupalpara,P.O: taherpur,P.S: durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. KOHINUR BIBI
(iii) Father's name	:	MD. SAMSUL ISLAM
(iv) GB member's info	:	Branch: shreepur, Centre # 17(Female), Member ID: 1741/6 Group No: 02 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 15987
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01725874083
Father's Contact No.	:	01747002075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOHINUR BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

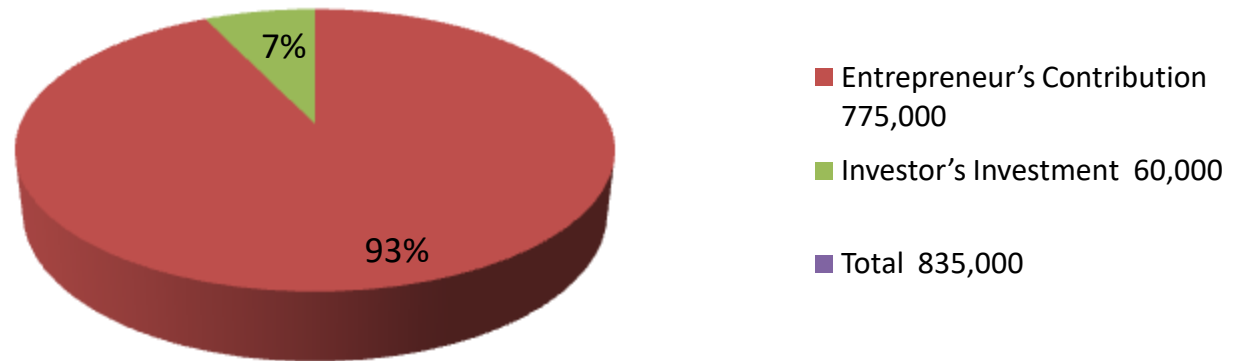
Business Name	:	Aminul MACH CHASH
Location	:	Gupalpara, taherpur, durgapur,Rajshahi
Total Investment in BDT	:	BDT 805,000
Financing	:	Self BDT 775,000-(from existing business) 93% Required Investment BDT 60,000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales of product		36,667	440004
Total Sales (A)		36,667	440004
Less. Variable Expense			
sales		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		26,000	312000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		1700	20,400
Transportation		1000	12,000
Entertainment			
food		10000	120,000
Bank service Charge			
Total fixed Cost (D)		18,000	216,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
rui	2200	70	154,000				154,000
katla	300	170	51,000				51,000
mregel	1000	80	80,000				80,000
japani	100	60	6,000				6,000
brard karp	10	120	1,200				1,200
glass karp	30	120	2,800				2,800
mach kroy						60000	60,000
Security			450000				450000
Total	3640	620	295000		0	60000	805000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fisheries	2800	84000	1008000	1058400	1111320
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Fisheries	1960	58800	705600	740880	777924
Total Variable Expense	1960	58800	705600	740880	777924
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		5000	60000	63000	66150
Salary (Self)		1000	12000	12000	12000
Salary (Staff)		10000	120000	120000	120000
Entertainment			0	0	0
Guard		1700	20400	20400	20400
Generator		0	0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		18000	216000	258600	736950
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62400	129120
	Total Cash Inflow	146,400	153,120	224,376
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	62,400	129,120	200,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
gupalpara,taherpur,durgapur,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

