

Proposed NU Business Name: **HARUN OR ROSHID FISHERIES**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN OR ROSHID
Age	:	15-06-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brother and 1 Sister
Address	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA BEGUM
(iii) Father's name	:	MD. AFSHER ALI KHAN
(iv) GB member's info	:	Branch: Noluya, Centre # 78(Female), Member ID: 7994, Group No: 01 Member since:01-01-2009(08 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 12840/-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-783412
Mother's Contact No.	:	01742-216050
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	HARUN OR ROSHID FISHERIES
Location	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,30,000
Financing	:	Self BDT 1,50,000 (from existing business) 87% Required Investment BDT 80,000(as equity) 13%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	20 ft x 60 ft= 1200 square ft
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; Fish.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is Rent.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

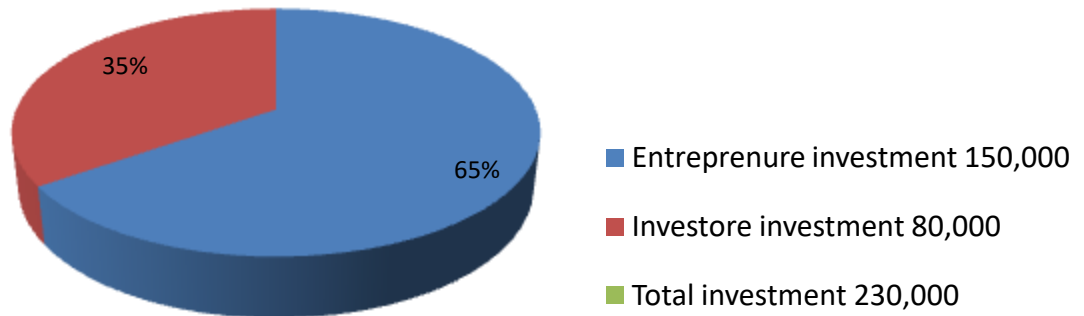
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Fish	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	360,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		21,300	255,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Fish	1	150000	150000	Fish	1	80000	80,000	230,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			150000			80000	80,000	230,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Fish	6,000	180,000	2,160,000	2,268,000	2,381,400
		0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense		0	0	0	0
Fish	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense			0	0	0
Rent		2,500	30,000	31,500	33,075
Electricity Bill		300	3,600	3,780	3,969
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		8,700	104,400	109,620	115,101
Net Profit (E) [C-D]		27,300	327,600	343,980	361,179
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	327,600	343980	361179
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		295600	607580
	Total Cash Inflow	407,600	639,580	968,759
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	295,600	607,580	936,759

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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











