

Proposed NU Business Name: MAHFUJ MOSSO KAMAR



Project identification and prepared by: Md.Sohel Mia ,
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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAHFUJUR RAHMAN
Age	:	15/11/1997(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: borgachy , P.O, Bobanipur, P.S: Poba, 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	:	MOST: HOSNAYRA BEGUM
(iii) Father's name	:	MD.SANA ULLHA
(iv) GB member's info	:	Branch: Parila Paba, Centre # 40(Female), Member ID: 7743/2, Group No: 09 Member since: 02/04/13(4 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 4,000, Outstanding loan: 559/=
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765709510
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: HOSNAYRA BEGUM joined Grameen Bank since 4 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHFUJ MOSSO KAMAR
Location	:	Bhobanipur ,
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	2.5 BEGA
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund no employee will be appointed.▪The shop is rent.▪Collects goods from Korkori bypass▪Agreed grace period is 3 months.

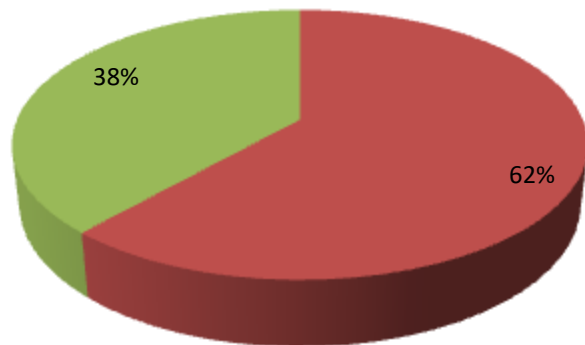
Existing Business (BDT)

Particular	Daily	6 Monthly	Yearly
Revenue (sales)			
fish	0	120,000	240000
Total Sales (A)	0	120,000	240000
Less. Variable Expense	0		
Fish food	0	60,000	120000
Total variable Expense (B)	0	60,000	120000
Contribution Margin (CM) [C=(A-B)]	0	60,000	120000
Less. Fixed Expense			
Rent			0
Electricity Bill		0	0
Mobile Bill		1800	3,600
Salary (self)		30000	60,000
Guard		3600	7,200
Transportation		3000	6,000
Entertainment		1200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		39,600	79,200
Net Profit (E) [C-D]		20,400	40,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Migal fish	100	120	12000				12000
Rui fish	200	140	28000				28000
Katol fish	100	150	15000				15000
Japani fish	0	0	5000				5000
Others fish	0	0	20000				20000
	0	0	0				0
Carp			0			30000	30000
fish meal						20000	20000
						0	0
Total			80,000			50000	130000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

Financial Projection (BDT)					
Particular	Daily	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales	0	150000	300000	315000	330750
Total Sales (A)	0	150000	300000	315000	330750
Less. Variable Expense					0
Fish sales	0	75000	150000	157500	165375
Total variable Expense (B)	0	75000	150000	157500	165375
Contribution Margin (CM) [C=(A-B)]	0	75000	150000	157500	165375
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		1800	3600	3700	3800
Salary (self)		30000	60000	60000	60000
Transportation		3000	6000	6000	6200
Entertainment		1200	2400	3700	3800
Salary (staff)		0	0		
Security Gard		3600	7200	7200	7200
Bank service Charge			100	100	100
Total Fixed Cost		39600	79300	80700	81100
Net Profit (E) [C-D]		35400	70700	76800	84275
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	70700	76800	84275
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		50700	107500
	Total Cash Inflow	120,700	127500	191775
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	50,700	107500	171775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;bobani pur,maybalam
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

