

**Proposed NU Business Name: JUAI MOTSO & POULTRY KHAMAR**



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Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>RUHUL AMIN</b>
Age	:	01-01-1995 (22 Years)
Education, till to date	:	Seven
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Buroil, P.O: Kahalu, Thana: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOMENA</b>
(iii) Father's name	:	<b>LATE, YUASIN ALI</b>
(iv) GB member's info	:	Branch: Narhotto, Kahalu , Centre # 39(Female), Member ID: 6326/1, Group No: 06 Member since: 10-01-2002-07(06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: Nil
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-711480
Mother's Contact No.	:	01736-504493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMENA** joined Grameen Bank since 15 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	:	<b>JUAI MOTSO &amp; POULTRY KHAMAR</b>
Location	:	Buroil,Kahalu,Bogra
Total Investment in BDT	:	BDT 604,000/-
Financing	:	Self BDT 524,000/-(from existing business) 87% Required Investment BDT 80,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	2000 ft x 200 ft= 40,000 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fish etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

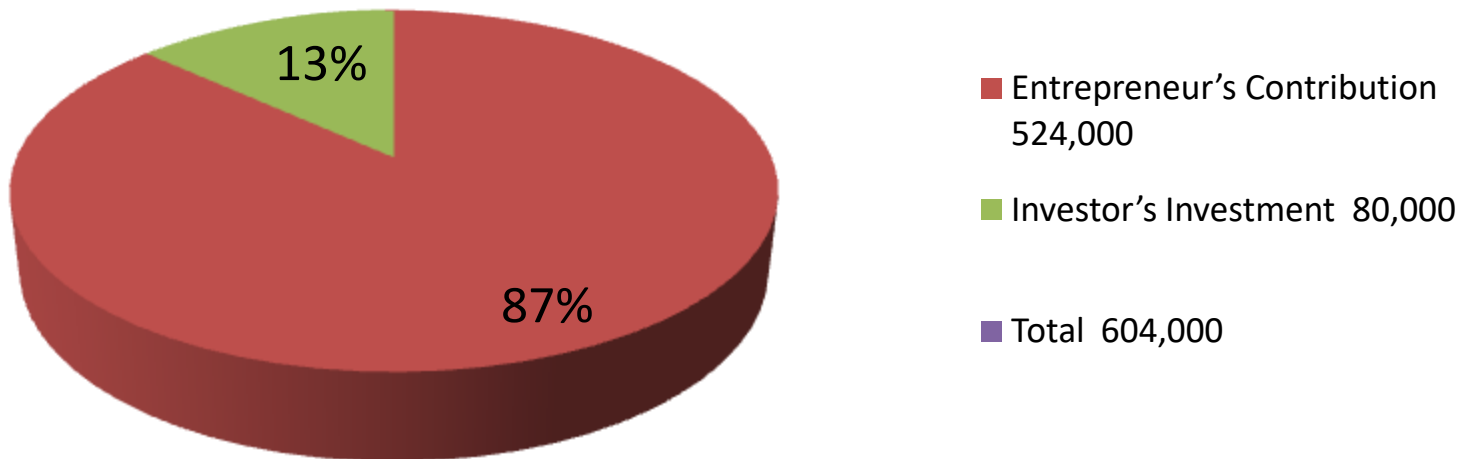
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Fish	140,000	1,680,000
<b>Total Sales (A)</b>	140,000	1,680,000
<b>Less Variable Expense</b>		0
Fish	70,000	840,000
<b>Total variable Expense (B)</b>	70,000	840,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	70,000	840,000
<b>Less Variable Expense</b>		0
Transportation	25,000	300,000
Salary (self)	5,000	60,000
Salary (staf)	10,000	120,000
Entertainment	1,000	12,000
Guard	3,000	36,000
Mobile bill	300	3,600
<b>Total fixed cost (D)</b>	44,300	531,600
<b>Net Profit (E)= [C-D]</b>	25,700	308,400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pabda Fish	2000	2	4000	5000	2	10000	14000
Shig Fish	4000	20	80000	0	0	0	80000
Koi Fish	10000	10	100000	0	50	0	100000
Silver	220	200	44000	20	500	10000	54000
Magur	2000	40	80000	5000	2	10000	90000
Mrigel	360	30	10800	20	500	10000	20800
Pond	3	70,000	210000	0	150	0	210000
Fish Feed	0	0	0	20	2000	40000	40000
<b>Total</b>	<b>18583</b>	<b>0</b>	<b>524000</b>	<b>10060</b>	<b>0</b>	<b>80,000</b>	<b>604000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Fish	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>180,000</b>	2,160,000	2,268,000	2,381,400
<b>Less. Variable Expense</b>	0	0	0	0
Fish	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>90,000</b>	1,080,000	1,134,000	1,190,700
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>90,000</b>	1,080,000	1,134,000	1,190,700
<b>Less. Fixed Expense</b>		0	0	0
Mobile Bill	1000	12,000	12,600	13,230
Guard	4500	54,000	56,700	59,535
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	15,000	180,000	189,000	198,450
Transportation	30000	360,000	378,000	396,900
Entertainment	2000	24,000	25,200	26,460
<b>Total Fixed Cost</b>	<b>57500</b>	690,000	724,500	760,725
<b>Net Profit (E) [C-D]</b>	<b>32,500</b>	390,000	409,500	429,975
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	390,000	409,500	429,975
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		358,000	735,500
	<b>Total Cash Inflow</b>	470,000	767500	1165475
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	358,000	735500	1133475

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01,Family:02,Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Buroil,Kahalu,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

