

Proposed NU Business Name: **DALI MOTSO KHAMAR**



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DALI AKTHER
Age	:	20-04-1995 (22Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 Brothers 02 sisters
Address	:	Vill:saouth ranggamaliya P.O ;rosuniya ,P.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.SHANAZ BEGUM
(iii) Father's name	:	MD SHAHAZAJAN SHIKDER
(iv) GB member's info	:	Branch: Imamgonj, Centre # 51(Female), Member ID;3812/1 Group No: 02 Member since: 19-08-1991 (7Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 Own Business and Training Info	:	04years of business experience. : 04 years experience in running business. : He has trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-797662
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHANAZ BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DALI MOTSO KHAMAR
Location	:	South raggamaliya.sirajdikhan.munshigonj.
Total Investment in BDT	:	BDT 104,500/-
Financing	:	Self BDT 54,500/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	80 ft x 80 ft= 6400 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish▪Average 70% gain on sales.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from munshigonj.▪Agreed grace period is 3 months.

Existing Business (BDT)

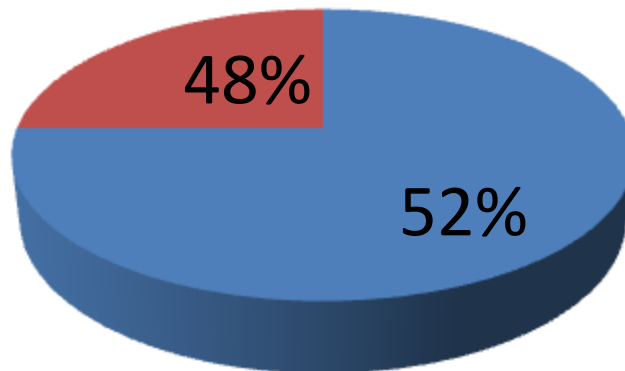
Particular	Monthly	Three Monthly	Yearly
Revenue (sales)		60000	240,000
Fish			
Total Sales (A)		60000	240,000
Less. Variable Expense			
Fish		18,000	72,000
Total variable Expense (B)		18,000	72,000
Contribution Margin (CM) [C=(A-B)]		42,000	168,000
Less. Fixed Expense			
Transportation	1000	3000	12,000
Salary(self)	5000	15000	60,000
Gird	3000	9000	36,00
Mobile bill	200	600	2,400
Total fixed Cost (D)	9,200	27,600	78,000
Net Profit (E) [C-D]		14,400	90,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
khoel	80kg	32	2560		400kg	32	12800	15,360
uriya	15kg	22	330	vushi	500kg	30	15000	15,330
t.s.p	12kg	26	312		0	0	0	312
potash	17kg	18	306		0	0	0	306
vushi	35kg	30	1050		0	0	0	1050
ruyi	80kg	150	12000		100kg	150	15000	27,000
katla	60kg	150	9000		30kg	150	4500	13,500
karfui	40kg	150	6000		20kg	150	3000	9,000
puti	40kg	150	6000					6000
cash			17000					17,000
Total			54,500				50000	104,500

Source of Finance

■ Entrepreneur's contibution 54,500
 ■ Investor's Investment 50,000
 ■ Total 104,500



Financial Projection (BDT)

Particular	Monthly	Three Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Fish		80,000	320,00	336,00	352,800
Total Sales (A)		80,000	320,00	336,00	352,800
Less. Variable Expense					
Fish		24,000	96,000	100,800	105,840
Total variable Expense (B)		24,000	96,000	100,800	105,840
Contribution Margin (CM) [C=(A-B)]		56,000	224,000	235,200	246,960
Less. Fixed Expense					
Transportation	1000	3000	12,000	12,000	12000
Salary (self)	5000	15000	60,000	60,000	60,000
Gird	3000	9000	36,00	36,00	3,600
Mobile bill	200	600	2,400	2,400	2,400
Total Fixed Cost	9,200	27,600	78,000	78,000	78,000
Net Profit (E) [C-D]		28,400	146,000	157,200	168,960
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	146,000	157,200	168,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		126,000	263,200
	Total Cash Inflow	196,000	283,200	432,160
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	126,000	263,200	412,160

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:01 Others:0
Experience & Skill : 04 Years
Own Business :04
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









