

## Proposed NU Business Name: ROFIKUL MOTCHO KHAMAR



Project identification and prepared by: Md. Nasir khan  
Donbari tangail  
Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.ROFIKUL ISLAM</b>
Age	:	13-11-1989(28 Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Hazrabari P.O:d-Dhanbari P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.ROHIMA BEGUM</b>
(iii) Father's name	:	<b>ABDUL MOTALEB (died)</b>
(iv) GB member's info	:	Branch: Bhaighat, Modhupur , Centre # 76(Female), Member ID: 1612, Group No: 03 Member since: 2090( <i>running</i> ) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 19200
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has 5 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941798993
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ROHIMA BEGUM** Joined Grameen Bank Since 27 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROFIKUL MOTCHO KHAMAR</b>
Location	:	Hazrabari donbari,Tangail.
Total Investment in BDT	:	BDT 150,000
Financing	:	Self BDT 90,000(from existing business) 60% Required Investment BDT 60,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	0ft x 0ft= 0
Security of the shop	:	0 Taka.
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>▪Average100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is own</li><li>▪Collects goods from Hazrabari.</li><li>▪Agreed grace period is 3 months.</li></ul>

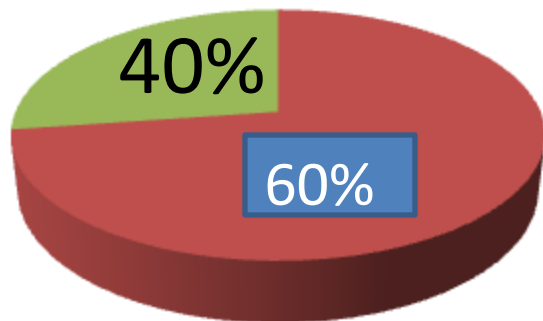
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
fish	15,000	450,000	5400000
<b>Total Sales (A)</b>	15,000	450,000	5400000
<b>Less. Variable Expense</b>			
fish	12,750	382,500	4590000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	12,750	382,500	4590000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,250	67,500	810000
<b>Less. Fixed Expense</b>			
Rent		17000	204,000
Electricity bill			0
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>23,200</b>	<b>278,400</b>
<b>Net Profit (E) [C-D]</b>		<b>44,300</b>	<b>531,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
fish	600p	15	90,000			60000	150,000
		0	0			0	0
		0	0				0
			0				0
			0				0
			0				0
Security			0				0
<b>Total</b>			<b>90,000</b>			<b>60,000</b>	<b>150,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:90,000**  
**Investor Investment60,000**  
**Total Investment:150,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
fish	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Total Sales (A)</b>	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Less. Variable Expense</b>					
fish	17,000	510,000	6,120,000	6,426,000	6,747,300
<b>Total variable Expense(B)</b>	17,000	510,000	6,120,000	6,426,000	6,747,300
<b>Contribution Margin (CM) [C=(A-B)]</b>	3000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Fixed Expense</b>					
Rent		17000	204,000	204,000	204,000
Electricity bill		0	0	100	400
Transportation		1000	12,000	12,300	12,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		0	0	300	500
Guard		0	0	0	0
Genaretor		0	0	0	2,400
Mobile bill		300	3,600	3,800	4,100
<b>Total fixed Cost (D)</b>		<b>23,300</b>	<b>279,600</b>	<b>281,000</b>	<b>285,300</b>
<b>Net Profit (E) [C-D]</b>		<b>66,700</b>	<b>800,400</b>	<b>853,000</b>	<b>905,400</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>	<b>42,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	800,400	853,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		748,400
	<b>Total Cash Inflow</b>	<b>860,400</b>	<b>1,601,400</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>102,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>748,400</b>	<b>1,559,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

