

Proposed NU Business Name: SHORORITU MOTCHO KHAMAR & DAIRY FIRM



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHINUR RAHMAN
Age	:	01-01-1996(21 Years)
Education, till to date	:	Degree
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	01 Brother 02 sister
Address	:	Vill:Kamdebbari P.O:Ramkrisnobar P.S: Dhonbari 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	:	MOST:SALMA BEGUM
(iii) Father's name	:	MD: JOSIM UDDIN
(iv) GB member's info	:	Branch: Nalhara , Centre # 79 (female), Member ID:7551Group No: 01 Member since: 2006 Raning (11 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan:2080
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	

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	:	03 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.	:	01939087661
Family's Contact No.	:	01935090456
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SALMA BEGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 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	:	SORORITU MOTCHO KHAMAR & DAIRY FIRM
Location	:	Kamdeb bari, Dhonbari, Tangail
Total Investment in BDT	:	BDT 154000
Financing	:	Self BDT 104000 (from existing business) 67% Required Investment BDT 50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30 sotangso
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; fish. ▪ Average 100% gain on sale. ▪ The business is operating by entrepreneur. Existing no Employee. ▪ The Farm is own. ▪ Collects goods from Tulshipur. ▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish millk	1,800	54,000	648000
Total Sales (A)	1,800	54,000	648000
Less. Variable Expense			
fish ,millk	360	10,800	129600
	0	0	0
	0	0	0
Total variable Expense (B)	360	10,800	129600
Contribution Margin (CM) [C=(A-B)]	1,440	43,200	518400
Less. Fixed Expense			
Rent		15000	180,000
Electricity bill		0	0
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		22,300	267,600
Net Profit (E) [C-D]		20,900	250,800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
fish, millk	2,000	60,000	720,000	756,000	
Total Sales (A)	2,000	60,000	720,000	756,000	
Less. Variable Expense					
fish, millk	400	12,000	144,000	151,200	
Total variable Expense(B)	400	12,000	144,000	151,200	
Contribution Margin (CM) [C=(A-B)]	1600	48,000	576,000	604,800	
Less. Fixed Expense					
Rent		15000	180,000	180,000	
Electricity bill		0	0	100	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		0	0	0	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		22,300	267,600	268,700	
Net Profit (E) [C-D]		25,700	308,400	336,100	
Investment Payback			42,000	42,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	308,400	336,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		266,400
	Total Cash Inflow	358,400	602,500
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)	42,000	42,000
	Total Cash Outflow	92,000	42,000
3	Net Cash Surplus	266,400	560,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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







FAMILY PICTURE

