

Proposed NU Business Name **A H POSHU O FISHERIES**



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMINUL ISLAM
Age	:	01-03-1986 (32 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Tokterchala ,P.O: Tokterchala .P.S: Sokhipur 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	:	Mst.HASINA BEGUM
(iii) Father's name	:	MD: ABDUS SOBUR
(iv) GB member's info	:	Branch: Tokterchala, Centre # 30 (Female), Member ID:2250 , Group No: 03 Member since: 02-05-2000-2005 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan:0
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-799976
Mother's Contact No.	:	01764-039520
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, angail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. HASINA BEGUM joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

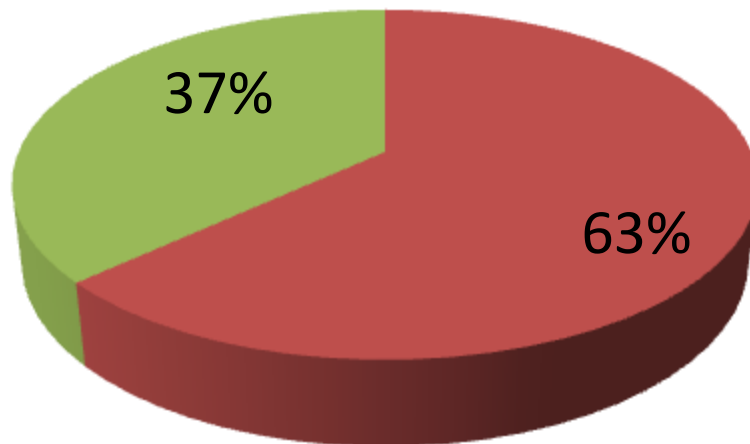
Business Name	:	A H POSHU O FISHERIES
Location	:	Tokterchala Tangail
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods;cow & fish . ▪Average 40% gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪None employee will be appointed. ▪The shop is own ▪Collects goods from Tokterchala Tangail ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cow & Fish	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Cow & Fish	720	21600	259200
Total Variable Expense	720	21600	259200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		2000	24000
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		6100	73200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	35,000	70,000	1	70000	70,000	140,000
Fish			50,000			0	50,000
			0			0	0
			0			0	0
			120,000			70,000	190,000

Source of Finance



- Entrepreneur's Contribution
120,000
- Investor's Investment
70,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow & Fish	1700	51000	612000	642600	674730
0	0	0	0	0	0
Total Sales(A)	1700	51000	612000	642600	674730
Less Variable Expense (B)					
Cow & Fish	1020	30600	367200	385560	404838
Total Variable Expense	1020	30600	367200	385560	404838
Contributon Margin (CM) [C=(A-B)]	680	20400	244800	257040	269892
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		2000	24000	24000	24000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8300	99600	100300	101015
Net Profit (E)= [C-D]		12100	145200	152460	160083
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	145,200	152460	160083
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117200	241660
	Total Cash Inflow	215,200	269,660	401,743
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	117,200	241,660	373,743

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

