

Proposed NU Business Name: ROBIUL MOTSHO KHAMAR



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

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROBIUL ISLAM
Age	:	15-05-1995(22 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	NILL
No. of siblings:	:	01 Brothers & 01 Sister
Address	:	Vill: Baniyajan P.O:Boldiata P.S:Donbari 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	:	FAHIMA BEGUM
(iii) Father's name	:	MD.ANOWAR HOSSSAIN
(iv) GB member's info	:	Branch;Nalhara Centre # 35(Female), Member ID: 4343Group No: 08 Member since: 2000- raning(17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 24,800 Outstanding loan: 12,750
(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	:	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.	:	01971-271794
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

FAHIMA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

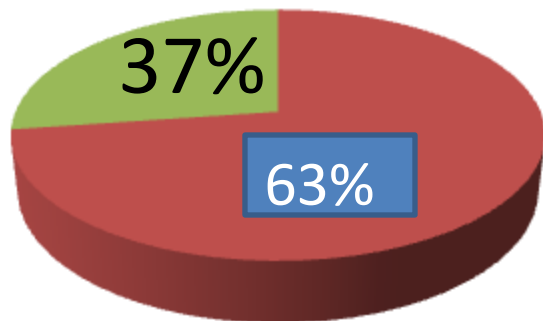
Business Name	:	ROBIUL MOTSHO KHAMAR
Location	:	Jangalia,Donbari,Tangail.
Total Investment in BDT	:	BDT 134,400
Financing	:	Self BDT 84,400(from existing business) 63% Required Investment BDT 50,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	62 sotanso
Security of the shop	:	60,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like fish etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing 01Employee.▪The Shop is Rented▪Collects goods from Dhanbari.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish etc	1,000	30,000	360000
Total Sales (A)	1,000	30,000	360000
Less. Variable Expense			
fish etc	400	12,000	144000
	0	0	0
	0	0	0
Total variable Expense (B)	400	12,000	144000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		2000	24,000
Electricity bill		0	0
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		9,570	114,840
Net Profit (E) [C-D]		8,430	101,160

Investment Breakdown 1

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
silver carp	800p	3	2,400			50,000	52,400
graS CARP	1000p	3	3,000				3,000
MIROR CARP	500p	4	2,000				2,000
telapiya	2000p	1	2,000				2,000
others			15,000				15,000
scurety			60,000				60,000
Total			84,400			50,000	134,400

Source of Finance



Entrepreneur
Investment:134,000
Investor Investment:84,400
Total Investment:50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
fish etc	1,200	36,000	432,000	453,600	
Total Sales (A)	1,200	36,000	432,000	453,600	
Less. Variable Expense					
fish etc	480	14,400	172,800	181,440	
Total variable Expense(B)	480	14,400	172,800	181,440	
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160	
Less. Fixed Expense					
Rent		2000	24,000	24,000	
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	300	
Guard		120	1440	1440	
Genaretor		150	1,800	1,800	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		9,570	114,840	116,240	
Net Profit (E) [C-D]		12,030	144,360	155,920	
Investment Payback			30,000	30,000	

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	144,360	155,920
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,360
	Total Cash Inflow	194,360	270,280
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	114,360	240,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

