

Proposed NU Business Name: **Rupa Motso Khamar**



**Grameen Shakti
Samajik Byabosha Ltd.**

Project identification and prepared by: Md Mahabur Rahman
, Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.OMOR FARUK
Age	:	20-04-1985 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daugther 01Son
No. of siblings:	:	0 1Brothers 01Sisters
Address	:	Vill:Dhopakhali ,P.O: Ambaria ,P.S: Dhanbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST;UMME KULSUM
(iii) Father's name	:	MD.JOSIM UDDIN
(iv) GB member's info	:	Branch: Vaighat, Centre # 14 (male), Member ID: 1541 , Group No: 04 Member since: 2010 (08Years) First loan: BDT = 5000 Last Loan = 30,000
Further Information:	:	Outstanding loan:= 23,400
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	05 years of business experience.
Own Business and Training Info	:	05 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.	:	01986-106186
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.JOSIM UDDIN joined Grameen Bank since 08 years ago. At first he took BDT 5,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Rupa Motso Khamar
Location	:	Dhopakhali,Dhanbari,Tangail
Total Investment in BDT	:	BDT 333,000/-
Financing	:	Self BDT 263,000/- (from existing business) 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	135 Sotangso
Security of the shop	:	BDT 240,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Fish etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	2,000	60,000	720,000
	0	0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
fish	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		6,500	78,000

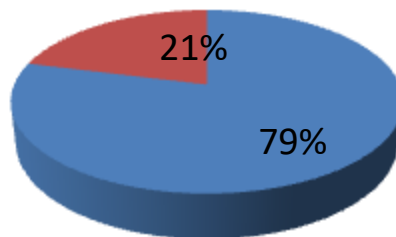
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
migal	2000	4	8000	migal	4000	4	16,000	24,000
talapiy	1000	3	3000	talapiy	2000	3	6,000	9,000
galas cap	500	3	2000	galas cap	1000	3	3,000	5,000
sorpute	1000	3	3000	sorpute	2000	3	6,000	9,000
silvar	500	4	2000	silvar	1000	3	3,000	5,000
khabar	0	0	0	khabar	10g	2000	20,000	20,000
khula	0	0	0	khula	5g	2500	11,500	11,500
ccura	0	0	0	ccura	0	0	0	0
	0	0	0	0	4	0	0	0
Others			5,000	Others			4,500	9,500
Security of Shop			240,000					240,000
Machinaries			0	Machinaries			0	0
Total			263,000				70,000	333,000

Source of Finance

■ Entrepreneur's contibution 263000

■ Investor's Investment 70000

■ Total 333000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
fish	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
fish	1,800	54,000	648,000	680,400	714,420
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		550	6,600	6,930	7,277
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,635	103,620	104,601	105,631
Net Profit (E) [C-D]		12,365	148,380	159,999	172,199
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	148,380	159,999	172,199
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		120,380	252,379
	Total Cash Inflow	218,380	280,379	424,578
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	120,380	252,379	396,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

