

Proposed NU Business Name: TANVIR MOTSO KHAMAR



Project identification and prepared by: Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ATIKUR RAHMAN
Age	:	20-11-1983 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daudgtere
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Laxmipur a ; P.O: Chandana; P.S: Joydevpur ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA
(iii) Father's name	:	MD. AZMAT ALI
(iv) GB member's info	:	Branch: Proholatpur , Centre # 75 (Female), Member ID: 3826, Group No: 07 Member since: 05-07- 1992 (20 Years) First loan: BDT 5000/- Last Loan : 100,000/-
Further Information:		Outstanding loan: Nil
(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 No training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01712752166
Family's Contact No.	:	01675837500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

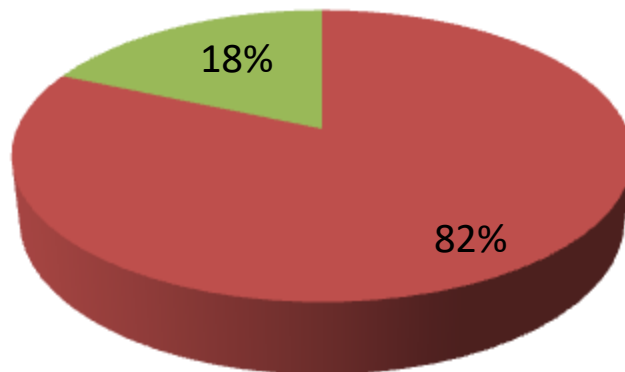
Business Name	:	TANVIR MOTSO KHAMAR
Location	:	Laxmipura ,Gazipur
Total Investment in BDT	:	BDT 815,000/-
Financing	:	Self BDT 665,000/- (from existing business) 82% Required Investment BDT 150,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	71872 ft x 71872 ft= 143744 square ft
Security of the shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Big Guns,Koi-Shing-Magur,Puti,Silaer,Cow,Claf,Ox etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The Shop Rent.▪Collects goods from Mymansing .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fish Farm	2000	60000	720000
Daily Sales(6 Litter*40 =240)	240	7200	86400
Total Sales (A)	2240	67200	806400
Less Variable Expense			
Fish Farm	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)	640	19200	230400
Less Variable Expense			
Rent		625	7500
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		6000	72000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		7,825	93900
Net Profit (E)= [C-D]		11,375	136500

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Big Guns	1	100000	100,000	1	80,000	80,000	180,000
Koi-Shing-Magur	1	50000	50,000	0	0		50,000
	0	4000	0	0	0	0	0
Puti,Silaer,	1	25000	25,000	0	0	0	25,000
Cow	2	100000	200,000	1	70,000	70,000	270,000
Claf,	5	40000	200,000	0	0	0	200,000
Ox	1	75000	75,000	0	0	0	75,000
	0	19340	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	15000	15,000	0	0	0	15,000
Others	0	0	0	0	0	0	0
Total	12	0	665,000	3	0	150,000	815,000



■ Entrepreneur's Contribution 665,000

■ Investor's Investment 150,000

■ Total 815,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fish Farm	3000	90000	1080000	1134000	1190700
Daily Sales(6 Litter*40 =240)	240	7200	86400	90720	95256
Total Sales (A)	3240	97200	1166400	1224720	1285956
Less Variable Expense			0		
Fish Farm	2400	72000	864000	907200	952560
Grocery			0		
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense			0		
Rent		625	7500	7500	7500
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		6000	72000	72000	72000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		8275	99300	100400	101500
Net Profit (E)= [C-D]		16925	203100	217120	231896
Investment Payback			60000	60000	60000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	203,100	217,120	231,896
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,100	300,220
	Total Cash Inflow	353,100	360,220	532,116
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	143,100	300,220	472,116

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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













FAMILY PICTURE

