

Proposed NU Business Name: **SHOHIDUL MOTSHO KHAMAR**



Project identification and prepared by: Md. Lookman hakim ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD. SHOHIDUL ISLAM |
| Age | : | 24-12-1983 (33 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 1 Son, 01 Doughter |
| No. of siblings: | : | 5 Brother 2 Sister |
| Address | : | Vill: Gobindo Para , P.O:Pashuria , P.S: Bagmara , Dist: Rajshahi |
| 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. FORIDA BIBI |
| (iii) Father's name | : | MD. LOSIR UDDIN |
| (iv) GB member's info | : | Branch: Godagari, Centre 37 (Female), Member ID: 7442/1, Group No: 10 Member since: 10-01-2013(3Years) First loan: BDT 15,000 |
| Further Information: | | Existing Loan: BDT 40,000 Outstanding loan: 22,704/= |
| (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 | : | 5 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. | : | 01745-616432 |
| Mother's Contact No. | : | 01721-462388 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FORIDA BIBI joined Grameen Bank since 3 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SHOHIDUL MOTSHO KHAMAR |
| Location | : | Gobindopara,Pashuria,Bagmara ,Rajshahi |
| Total Investment in BDT | : | BDT 1,75,000/- |
| Financing | : | Self BDT 1,25,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 3,000/- |
| Proposed Salary | : | BDT 3,000/- |
| Size of shop | : | 3 akor |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Naogaon.▪Agreed grace period is 3 months. |

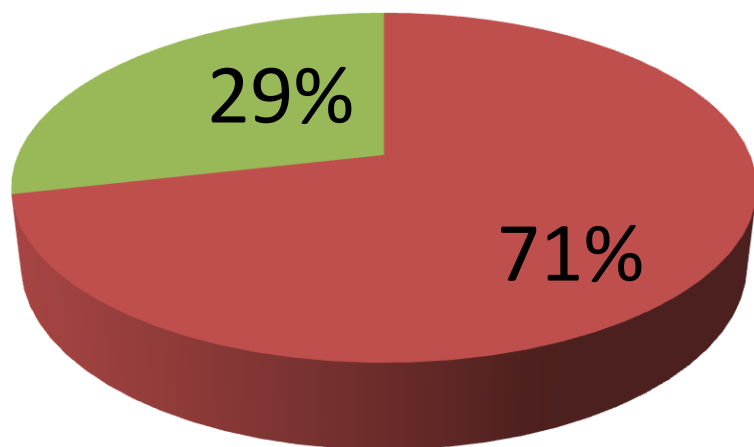
Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|-----------------|
| Revenue (sales) | | | |
| Fish Item | | 80,000 | 9,60,000 |
| Total Sales (A) | | 80,000 | 9,60,000 |
| Less. Variable Expense | | | |
| Fish Item | | 48,000 | 5,76,000 |
| Total variable Expense (B) | | 48,000 | 5,76,000 |
| Contribution Margin (CM) [C=(A-B)] | | 32,000 | 3,84,000 |
| Less. Fixed Expense | | | |
| Rent | | 15,000 | 1,80,000 |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 3,000 | 36,000 |
| Guard | | | |
| Transportation | | 800 | 9,600 |
| Entertainment | | | |
| Food | | 7,000 | 84,000 |
| Bank service Charge | | | |
| Total fixed Cost (D) | | 26,000 | 3,12,000 |
| Net Profit (E) [C-D] | | 6,000 | 72,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-------------|------------|-----------------|------------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Katla Fish | 300 | 45 | 13,500 | 110 | 45 | 5,000 | 18,500 |
| Rui Fish | 1200 | 60 | 72,000 | 500 | 60 | 30,000 | 1,02,000 |
| Mrigel | 800 | 40 | 32,000 | 250 | 40 | 10,000 | 42,000 |
| Japani Fish | 150 | 40 | 6,000 | 125 | 40 | 5,000 | 11,000 |
| Chitol | 15 | 100 | 1,500 | | | | |
| Total | 2465 | | 1,25,000 | 985 | | 50,000 | 1,75,000 |

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 50,000
- Total 175,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
| Revenue (sales) | | | | | |
| Fish Item | | 1,00,000 | 12,00,000 | 12,60,000 | 12,60,000 |
| Total Sales (A) | | 1,00,000 | 12,00,000 | 12,60,000 | 12,60,000 |
| Less. Variable Expense | | | | | |
| Fish Item | | 60,000 | 7,20,000 | 7,56,000 | 7,56,000 |
| Total variable Expense (B) | | 60,000 | 7,20,000 | 7,56,000 | 7,56,000 |
| Contribution Margin (CM) [C=(A-B)] | | 40,000 | 4,80,000 | 5,04,000 | 5,04,000 |
| Less. Fixed Expense | | | | | |
| Rent | | 15,000 | 1,80,000 | 1,80,000 | 1,80,000 |
| Electricity Bill | | | | | |
| Mobile Bill | | 500 | 6,000 | 6,500 | 6,500 |
| Salary (self) | | 3,000 | 36,000 | 36,000 | 36,000 |
| Transportation | | 1,200 | 14,400 | 15,000 | 15,000 |
| Entertainment | | | | | |
| Salary (staff) | | | | | |
| Food | | 8,000 | 94,000 | 1,00,000 | 1,00,000 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 27,800 | 3,33,600 | 3,38,700 | 3,38,700 |
| Net Profit (E) [C-D] | | 12,200 | 1,46,400 | 1,65,300 | 1,65,300 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 1,46,400 | 1,65,300 | 1,65,300 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 1,16,400 | 1,16,400 |
| | Total Cash Inflow | 1,96,400 | 2,81,700 | 2,81,700 |
| 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) | 20,000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 1,16,400 | 2,51,700 | 2,51,700 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

