

Proposed NU Business Name: **ZIA UDDIN MOTSHO KHAMAR**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ZIA UDDIN BABLU
Age	:	15-03-1993 (23 Years)
Education, till to date	:	Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 Brothers,03 Sisters
Address	:	Vill: Birowli, P.O: Birowli bazar, P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATAME AKTER
(iii) Father's name	:	SHABUDDIN
(iv) GB member's info	:	Branch: Razapur, Dagonvuiyan, Centre # 54(Female), Member ID: 7735, Group No: 02 Member since: 18/5/2000 -2007 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA etc	:	

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business.09years is won business. He has 01 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839292788
Family's Contact No.	:	01835170219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATAME AKTER joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

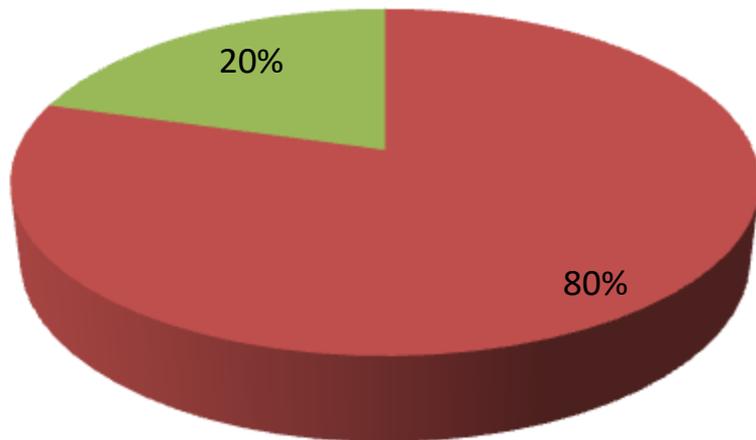
Proposed Nobin Udyokta Business Info

Business Name	:	ZIA UDDIN MOTSHO KHAMAR
Location	:	Birowli ,Feni sadar,Feni.
Total Investment in BDT	:	BDT 244,000
Financing	:	Self BDT 194000 (from existing business) 80% Required Investment BDT 50,000 (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 15,000 Taka.
Proposed Salary	:	BDT 15,000 Taka.
Size of shop	:	85 dish shim
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪The business is operating by entrepreneur. Existing no Employees.▪The pond is under owner.▪Collects goods from Lalpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	50,000	100,000
Total Sales (A)	50,000	100,000
Less. Variable Expense		
Feed & Medicine, Young Fish	16,000	32,000
Total variable Expense (B)	16,000	32,000
Contribution Margin (CM) [C=(A-B)]	32,000	64,000
Less. Fixed Expense		
Mobile Bill	2,000	4,000
Salary (self)	15,000	30,000
Salary (staff)	0	0
Total fixed Cost (D)	17,000	34,000
Net Profit (E) [C-D]	15,000	30,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruhi Fish	5000	10	50000	0	0	15000	20000
Katol Fish	500	10	5000	0	0	10000	15000
kurpou	500	10	5000	0	0	10000	15000
Talaphuya	2000	5	10000	0	0	5000	15000
Mirgel fish	2000	10	20000	0	0	10000	30000
Kaliboush fish	400	10	4000	0	0		4000
White gold	1000	100	100000	0	0		100000
Total			194000	0	0	50000	244000



- Entrepreneur's Contribution 194,000
- Investor's Investment 50,000
- Total 244,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	71,400	142,800	149,940	157437
Total Sales (A)	71,400	142,800	149,940	157437
Less. Variable Expense				
Fish feed & Medicine	23,800	47600	49980	52479
Total variable Expense (B)	23,800	47600	49980	52479
Contribution Margin (CM) [C=(A-B)]	47,600	95200	99960	104958
Less. Fixed Expense				
Mobile Bill	2,600	5,200	5,600	6,000
Salary (self)	15,000	30,000	30,000	30,000
Salary (staff)	0	0	0	0
Total Fixed Cost	17,600	35200	35600	36,000
Net Profit (E) [C-D]	30,000	60000	64360	68958
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	60000	64360	68958
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40,000	84,360
	Total Cash Inflow	110,000	104,360	153,318
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	40,000	84,360	133,318

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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

