

Proposed NU Business Name: M/S WALID FISHARY FARM



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Project verified by: Md. Mozaharul islam Sarker.



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD WALID HASSAN
Age	:	10-06-1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sisters
Address	:	Vill: Attapara, P.O: Sonarai, P.S: Gabtoli Dist: Bogra.
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.Rawshonara Begum
(iii) Father's name	:	Md Abdul Khalak Prank
(iv) GB member's info	:	Branch: Digdari Sonatala, Centre # 21 (Female), Member ID: 2465, Group No: 01 Member since: 13-02-2003(14 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: BDT 32,960
(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	:	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.	:	01737-117393
Mother's Contact No.	:	01746-292791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Rawshonara Begum joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S WALID FISHARY FARM
Location	:	Attapara, Sonarai, Bogra.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	36 ft x 40 ft= 1440 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Fish, Feed, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is own.▪Collects goods from Local Market, Bogra▪Agreed grace period is 3 months.

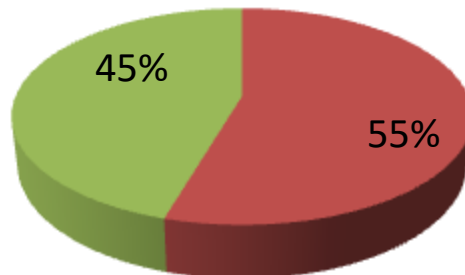
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Sales	667	20,010	240,120
Total Sales (A)	667	20,010	240,120
Less. Variable Expense			
Fish Sales	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	267	8,010	96,120
Less. Fixed Expense			
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		2,110	25,320

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fish	10	4000	40,000	1	0	0	40,000
Feed	2	7000	14,000	6	7,000	42,000	56,000
Small fish	3	2000	6,000	4	2000	8,000	14,000
Total	15		60,000	1	9,000	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- **Total 110,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cheaps Sale	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Production cost	600	18,000	216,000	226,800	238,140
Total variable Expense (B)	600	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,900	70,800	70,800	70,800
Net Profit (E) [C-D]		6,100	73,200	80,400	87,960
Investment Payback			20,000	20,000	20,000

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

SI #	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	73,200	80,400	87,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		33,200	73,600
	Total Cash Inflow	123,200	113,600	161,560
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,200	93,600	141,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:
Experience & Skill : 05 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Attapara,Sonarai,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family picture

