

Proposed NU Business Name: APU MOTSHO KHAMAR

Project identification and prepared by: Mafuza Khatun

Project verified by: Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BARIK KHAN APU
Age	:	28-12-1994 (23 Years)
Education, till to date	:	Masters
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Noluia, P.O: Noluia P.S:Sokhipur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	BEDANA BEGUM
(iii) Father's name	:	LUTFOR RAHAMAN
(iv) GB member's info	:	Branch: Madobpur, Centre # 10 (Female), Member ID: 7352, Group No: 08 Member since: 08-02-2009-2014(05 Years) First loan: BDT 20,000 Taka.
Further Information:		Existing loan: 20,000, Outstanding loan: /-
(v) Who pays GB loan installment	:	No
(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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-095630
Family's Contact No.	:	01726-903174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEDENA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

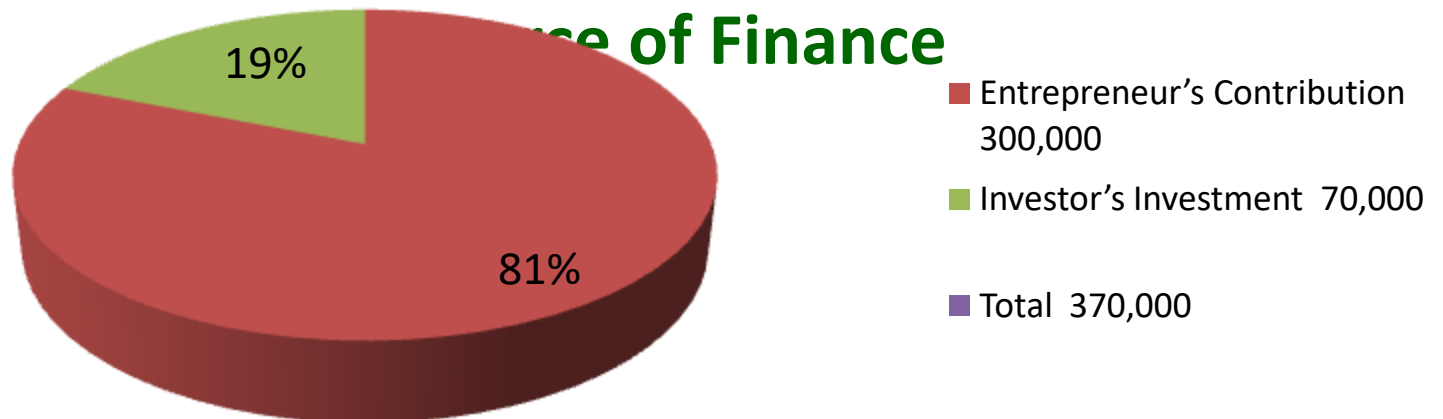
Proposed Nobin Udyokta Business Info

Business Name	:	APU MOTSHO KHAMAR
Location	:	Noluia
Total Investment in BDT	:	BDT 3,70,000 Taka
Financing	:	Self BDT 300,000 (from existing business) 72% Required Investment BDT 70,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	95 ft x 20 ft= 1900 Square ft
Security of the shop	:	0 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fish ;▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The shope is rented.▪Collects goods from Noluia▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fish	1600	48000	576000
	0	0	0
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Fish	1120	33600	403200
Total Variable Expense	1120	33600	403200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fish			300,000			70,000	370,000
			0			0	0
			0			0	0
	0	0	300000	0	0	70000	370000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fish	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8800	105600	107800	110090
Net Profit (E)= [C-D]		9200	110400	115920	121716
Investment Pay Back			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	110,400	115920	121716
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82400	170320
	Total Cash Inflow	180,400	198,320	292,036
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	82,400	170,320	264,036

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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