

Proposed NU Business Name: ABU SAMA MOTCHO KHAMAR



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SAMA
Age	:	03-10-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	unmarried
Children	:	nill
No. of siblings:	:	02 Brother & 01 Sisters
Address	:	Vill: Kumargata P.O:d-Dhonbari P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOBADA BAGUM
(iii) Father's name	:	ABDUL MOJID
(iv) GB member's info	:	Branch: vai ghat , Centre # 11(mela), Member ID: 1309/2, Group No: 01 Member since: 2008 (<i>running</i>) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 15,000 Outstanding loan: 6423
(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	:	06 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01957-370794
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHINA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ABU SAMA MOTSO KHAMAR
Location	:	kumagata bazar donbari,Tangail.
Total Investment in BDT	:	BDT 125,000
Financing	:	Self BDT 75,000(from existing business) 60% Required Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	400ft x 1000ft= 4000 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, etc.▪Average20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

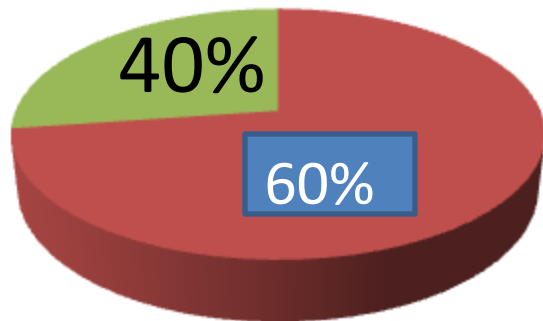
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	15,000	450,000	5400000
Total Sales (A)	15,000	450,000	5400000
Less. Variable Expense			
fish	12,750	382,500	4590000
	0	0	0
	0	0	0
Total variable Expense (B)	12,750	382,500	4590000
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810000
Less. Fixed Expense			
Rent		17000	204,000
Electricity bill			0
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		23,200	278,400
Net Profit (E) [C-D]		44,300	531,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
	5000p	15	75,000			50000	125,000
		0	0			0	0
		0	0				0
			0				0
			0			0	0
			0			0	0
Security			0				0
Total			75,000			50,000	125,000

Source of Finance



Entrepreneur
Investment:75,000
Investor Investment50,000
Total Investment:125,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
fish	20,000	600,000	7,200,000	7,560,000
Total Sales (A)	20,000	600,000	7,200,000	7,560,000
Less. Variable Expense				
fish	17,000	510,000	6,120,000	6,426,000
Total variable Expense(B)	17,000	510,000	6,120,000	6,426,000
Contribution Margin (CM) [C=(A-B)]	3000	90,000	1,080,000	1,134,000
Less. Fixed Expense				
Rent		17000	204,000	204,000
Electricity bill		0	0	100
Transportation		1000	12,000	12,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		0	0	300
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		200	2,400	2,600
Total fixed Cost (D)		23,200	278,400	279,800
Net Profit (E) [C-D]		66,800	801,600	854,200
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	801,600	854,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		771,600
	Total Cash Inflow	851,600	1,625,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	771,600	1,595,800

SWOT ANALYSIS

STRENGTH

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

