

Proposed NU Business Name: REDICAL MOTCHO KHAMER



Project identification and prepared by: Md. Shahadat Hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDULLAH RAYHAN
Age	:	01-09-1989 (27 Years)
Education, till to date	:	B.S.S
Marital status	:	Married
Children	:	01 bay
No. of siblings:	:	02 Brothers 02 sister
Address	:	Vill: bonechandu bari P.O:D-donbari P.S:Donbari 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	:	AFROZZA BAGUM
(iii) Father's name	:	MD. AB. SAMAD
(iv) GB member's info	:	Branch: chalas modupuor Centre # 20 (Female), Member ID: 4393, Group No: 05 Member since: 2010- raning(07Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 32,400
(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	:	03 years experience in running business. He has 2 year training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-819005
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

AFROZZA BAGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 10,000 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	:	REDICAL MOTCHO KHAMER
Location	:	chatuy mor, donbari,Tangail.
Total Investment in BDT	:	BDT 607.000
Financing	:	Self BDT 527.000(from existing business) 87% Required Investment BDT 80,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	1000ft x 100 ft= 10000 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing 02 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

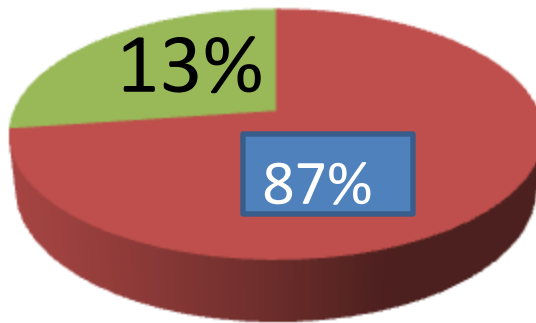
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	4,500	135,000	1620000
Total Sales (A)	4,500	135,000	1620000
Less. Variable Expense			
fish	900	27,000	324000
	0	0	0
	0	0	0
Total variable Expense (B)	900	27,000	324000
Contribution Margin (CM) [C=(A-B)]	3,600	108,000	1296000
Less. Fixed Expense			
Rent		45000	540,000
Electricity bill		500	6,000
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		16000	192,000
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		69,300	831,600
Net Profit (E) [C-D]		38,700	464,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
fish	25000p	20	500,000			50,000	550,000
food	20p	1350	27,000			30,000	57,000
Total			527,000			80,000	607,000

Source of Finance



Entrepreneur
Investment:527,000
Investor Investment:80,000
Total Investment:607,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
fish	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
fish	1,000	30,000	360,000	378,000
Total variable Expense(B)	1,000	30,000	360,000	378,000
Contribution Margin (CM) [C=(A-B)]	4000	120,000	1,440,000	1,512,000
Less. Fixed Expense				
Rent		45000	540,000	540,000
Electricity bill		500	6,000	6,100
Transportation		2000	24,000	24,300
Salary (self)		5000	60,000	60,500
Salar (staff)		16000	192,000	192,000
Entertainment		500	500	500
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		69,300	826,100	827,200
Net Profit (E) [C-D]		50,700	613,900	684,800
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	613,900	684,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		565,900
	Total Cash Inflow	693,900	1,250,700
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	565,900	1,202,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

