

Proposed NU Business Name: **MILI MOTSHO KHAMAR**



Project identification and prepared by: Mst.Mahfuja khatun
Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NAYEM SHIKDAR
Age	:	03-04-1999 (19Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	2 Sister
Address	:	Vill: Ghonarchala P.O: kochua P.S: Sokhipur 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	:	SHILPI AKTER
(iii) Father's name	:	ABBAS SHIKDAR
(iv) GB member's info	:	Branch :Kochua,Sokhipur Centre 19 (Female), Member ID: 5961 , Group No: 09 Member since: 1998-2017(19 years) First loan: BDT 4000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 19560
(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.)	:	Yes
Business Experiences and Training Info	:	05 experience in running business. 05 Years in own business He has 05 years training.
Other Own/Family Sources of Income	:	Poultryfarm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790372093
Family's Contact No.	:	01713563431
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHILPI AKTER joined Grameen Bank since 19 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MILI MOTSHO KHAMAR
Location	:	-
Total Investment in BDT	:	BDT 300000/-
Financing	:	Self BDT 250000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from kishorganj.▪The farm is owned.▪Agreed grace period is 3 months.

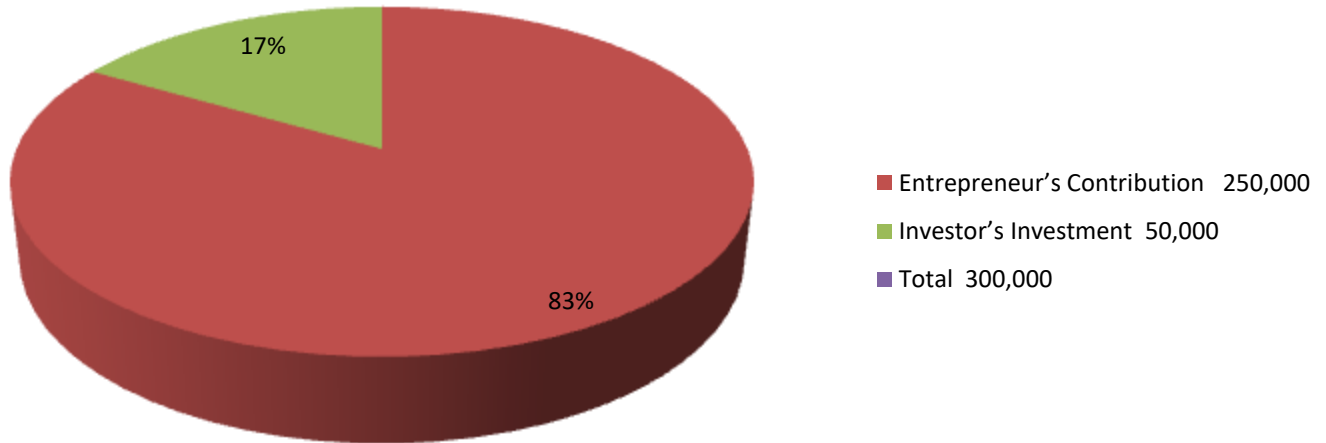
Existing Business (BDT)

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fishes	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Fishes	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		1000	12000
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fishes			250,000	0	50,000	50,000	300,000
	0	0	250,000	0	50,000	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fishes	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Fishes	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		3,000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		9000	108000	110200	112490
Net Profit (E)= [C-D]		8250	99000	103950	109148
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79000	162950
	Total Cash Inflow	149,000	182,950	272,098
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	20,000	20,000
3	Net Cash Surplus	79,000	162,950	252,098

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

