

Proposed NU Business Name: **Nishad Fisheries**



**Grameen Shakti
Samajik Byabosha Ltd.**

Project identification and prepared by: Md Mahabur Rahman
, Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARIF UDDIN
Age	:	05-12-1994 (23 Years)
Education, till to date	:	Diploma Engineering
Marital status	:	UnMarried
Children	:	0 Dauther 0Son
No. of siblings:	:	0 1Brothers 01Sisters
Address	:	Vill:Horipur ,P.O: Vatkura ,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	:	MOLIDA BEGUM
(iii) Father's name	:	AB; HALIM
(iv) GB member's info	:	Branch: Chalas Centre # 04 (female), Member ID: 1399 , Group No: 03 Member since: 2000 (15Years) First loan: BDT = 3,000 Last Loan = 20,000
Further Information:	:	Outstanding loan:= 0
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business 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.	:	01919-443281
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOLIDA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Nishad Fisheries
Location	:	Horipur,Dhanbari,Tangail
Total Investment in BDT	:	BDT 103,500/-
Financing	:	Self BDT 53,500/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	23 Sotangso
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Fish etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is own .▪Collects goods from .Paiska▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	2,000	60,000	720,000
	0	0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
fish	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		6,500	78,000

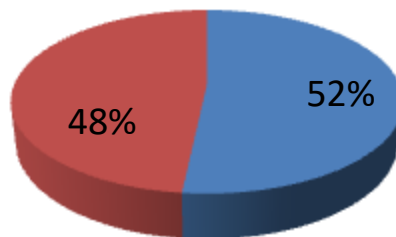
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pangas	500	10	5000	pangas	1000p	10	10,000	15,000
talapiy	2000	4	8000	talapiy	2000p	4	8,000	16,000
shing	10000	3	30000	shing	0	0	0	30,000
ru	200p	15	3000	ru	1000p	15	15,000	18,000
silvar	100p	25	2500	silvar	500	25	12,500	15,000
0	0	0	0	0	2	0	0	0
0	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			5,000	Others			4,500	9,500
Security of Shop			0					0
Machinaries			0	Machinaries			0	0
Total			53,500				50,000	103,500

Source of Finance

■ Entrepreneur's contibution 53500

■ Investor's Investment 50000

■ Total 103500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
fish	2,200	66,000	792,000	831,600	873,180
0	0	0	0	0	0
Total Sales (A)	2,200	66,000	792,000	831,600	873,180
Less. Variable Expense					
fish	1,540	46,200	554,400	582,120	611,226
Total variable Expense (B)	1,540	46,200	554,400	582,120	611,226
Contribution Margin (CM) [C=(A-B)	660	19,800	237,600	249,480	261,954
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		550	6,600	6,930	7,277
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,635	103,620	104,601	105,631
Net Profit (E) [C-D]		11,165	133,980	144,879	156,323
Investment Payback			20,000	20,000	20,000

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

Sl #	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	133,980	144,879	156,323
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,980	238,859
	Total Cash Inflow	183,980	258,859	395,182
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	113,980	238,859	375,182

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

