

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



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Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin

**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. LOVELO MIAH</b>
Age	:	02-02-1987(31 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Son and 0 Daughter
No. of siblings:	:	3 Brothers and 2 Sisters
Address	:	Vill: Gachuya ;P.O : Noluya P.S: Shakhipur, 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	:	<b>LATE.SHIRIN AKTER</b>
(iii) Father's name	:	<b>MD. AB: RAHMAN</b>
(iv) GB member's info	:	Branch: Noluya , Centre # 03 (Female), Member ID: 1205, Group No: 12 Member since: 02-05-2002(12 Years) First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT
Further Information:		
(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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	01824-271381
Mother's Contact No.	:	01826-468972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHIREN AKTER** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAMIM MOTSHO KHAMAR</b>
Location	:	Vill: Gachuya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 5,50,000
Financing	:	Self BDT 5,00,000 (from existing business) 91% Required Investment BDT 50,000(as equity) 09%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	1500 ft x 200 ft= 30000 square ft
Security of the shop	:	-
Implementation	:	The business is planned to be scaled up by investment in existing goods like; fish. <ul style="list-style-type: none"><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Valoca, Mimonshinho,</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
Fish	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>22,800</b>	<b>273,600</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Fish	1	500000	500000	Fish Feed	1	50000	50,000	550,000
	0	4000	0		0	0	0	0
	0	20000	0		0	0	0	0
	0	20000	0		0	0	0	0
	0	200000	0		0	0	0	0
	0	2580	0		0	0	0	0
	0	320	0		0	0	0	0
	0	450	0		0	0	0	0
	0	1235	0		0	0	0	0
	0	5240	0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			500000			50000	50,000	<b>550,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Fish	6000	180000	2160000	2268000
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>
<b>Less Variable Expense (B)</b>				
Fish	4800	144000	1728000	1814400
<b>Total Variable Expense</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>	<b>1814400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		1,000	12000	12600
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>147000</b>
<b>Net Profit (E)= [C-D]</b>		<b>28800</b>	<b>345600</b>	<b>362880</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	345,600	362880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		315600
	<b>Total Cash Inflow</b>	<b>395,600</b>	<b>678,480</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>315,600</b>	<b>648,480</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















