



Grameen kalyan

Proposed NU Business Name : Alim Mia Runu Fish Trading



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Firoj Mia Vill : Thana para ,Post: Janipur Thana : Khoksha, District: Kushtia
Age	:	27 Years.
Marital status	:	Married.
Children	:	01 (One) Daughter
No. of siblings:	:	3 (Three) Brothers & 1 (One) Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst.Firoja Khatun</p> <p>Md. Alim Mia</p> <p>Branch: Khoksha, Group #14, Centre# 5/M, Loan no. 6865</p> <p>Member since: 2008 , First loan: Tk. 20,000, Last GB loan: 1,50,000, Outstanding: 37,000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	Five years fish business experience.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719658706
National ID number	:	5026305702730
NU Project Source/Reference	:	GK/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 20,000 (Twenty thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Alim Mia Runu Fish Trading
Address/ Location	:	Janipur Bazar,Janipur, Khoksha, Kumarkhali
Total Investment in BDT	:	BDT: 5,55,000
Financing	:	Self financing: BDT: 4,05,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 10000 (Ten thousand only)
Proposed Business Implementation Plan:	:	<input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <ul style="list-style-type: none"> ➤ Stock Hilsha, Rui, Katol & others fish. ➤ Sales Commission 4% ➤ Pay back period is estimated 2 years.

PROPOSED INVESTMENT BREAKDOWN

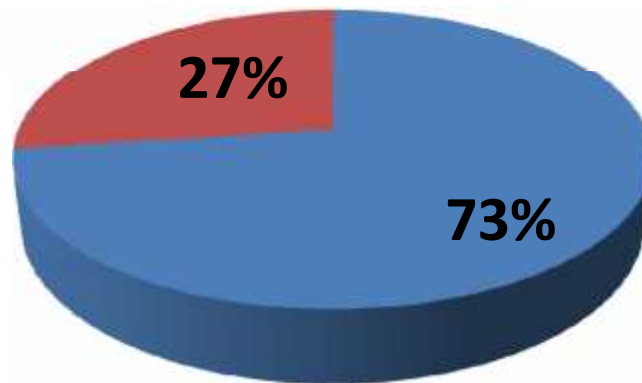
Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Freeze 03 Pieces	120,000	-	40,000	160,000
RUI Fish	70,000	-	25,000	95,000
Hilsha	40,000	-	60,000	100,000
Others fish	20,000	-	25,000	45,000
Others instrument	5,000	-	-	5,000
Accounts receivable	100,000	-	-	100,000
Cash in hand		50,000	-	50,000
Total Capital	355,000	50,000	150,000	555,000

Existing Business

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	40,000	1,040,000	12,480,000
Less: Cost of sales (B):	38,400	998,400	11,980,800
Gross profit (GP) [C=(A-B)]	1,600	41,600	499,200
Less: Operating Costs:			
Shop Rent	30	900	10,800
Transportation		3000	36,000
Night guard bill		50	600
Mobile bill		500	6,000
Present salary/Drawings-self		10,000	120,000
Other Expenses		3000	36,000
Non Cash Item:			
Depreciation Expenses		1000	12,000
Total Operating Cost (D)		18,450	221,400
(C-D)Net Profit:		23,150	277,800

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	405,000	73
Investor's Contribution(GK)	150,000	27
Total Investment	555,000	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	50,000	1,300,000	15,600,000	57,500	1,495,000	17,940,000
Less: Cost of sales (B):	48,000	1,248,000	14,976,000	55,200	1,435,200	17,222,400
Gross profit (GP) [C=(A-B)]	2,000	52,000	624,000	2,300	59,800	717,600
Less: Operating Costs:						
Shop Rent	30	900	10,800	33	990	11,880
Night guard bill		50	600		50	600
Transportation		3,000	36,000		3,000	36,000
Mobile bill		1,000	12,000		1,000	12,000
Proposed salary		10,000	120,000		10,000	120,000
Other Expenses		5,000	60,000		5,000	60,000
Non Cash Item:						
Depreciation Expenses		1,500	18,000		1,500	18,000
Total Operating Cost (D)		21,450	257,400		21,540	258,480
(C-D)Net Profit:		30,550	366,600		38,260	459,120
Retained Income:			366,600			459,120

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	-	15,452,600
Capital Infusion by UDYOKTA	50,000	
Capital Infusion by Investor	150,000	
Sales	15,600,000	17,940,000
Total Receipts	15,800,000	33,392,600
Cash Outflow:		
Cost of good sold	14976000	17222400
Operating expenses	257,400	258,480
Return to investor	90,000	90,000
Total payment	347,400	348,480
Closing Balance	15,452,600	33,044,120

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1
- Others (beyond family):
- Ownership in his own name.

WEAKNESS

- Price up-down.
- Fish price may be increase.

OPPORTUNITIES

- Skill & Experience.
- Investor's money will be payback in two years.

THREATS

- Damage
- Virus, bacterial, fungal.

Presented at 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you













NU with his Mother



NU With his Father & Mother



Thank You