

Proposed NU Business Name: ROFIQ MOTCHO KHAMAR



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROFIQUL ISLAM
Age	:	18-06-1990 (27 Years)
Education, till to date	:	Class 8
Marital status	:	UnMarried
Children	:	nill
No. of siblings:	:	01Brothers 01 sister
Address	:	Vill: Kodomtoli P.O:Ambaria P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Most.Romisa Begum
(iii) Father's name	:	Md.Ahammed Ali
(iv) GB member's info	:	Branch: Mirzabari, Centre # 13 (male), Member ID: 1726, Group No: 08 Member since: 2005- raning(12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 0
(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 no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01902-755680
Family's Contact No.	:	01872-391653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.AHAMMED ALI Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 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	:	ROFIQ MOTCHO KHAMER
Location	:	Kodomtoli,Ambaria, donbari,Tangail.
Total Investment in BDT	:	BDT 62,200
Financing	:	Self BDT 12,200(from existing business) 20% Required Investment BDT 50,000(as equity) 80%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	54 sotangso
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish,feedEtc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from kodomtoli.▪Agreed grace period is 3 months.

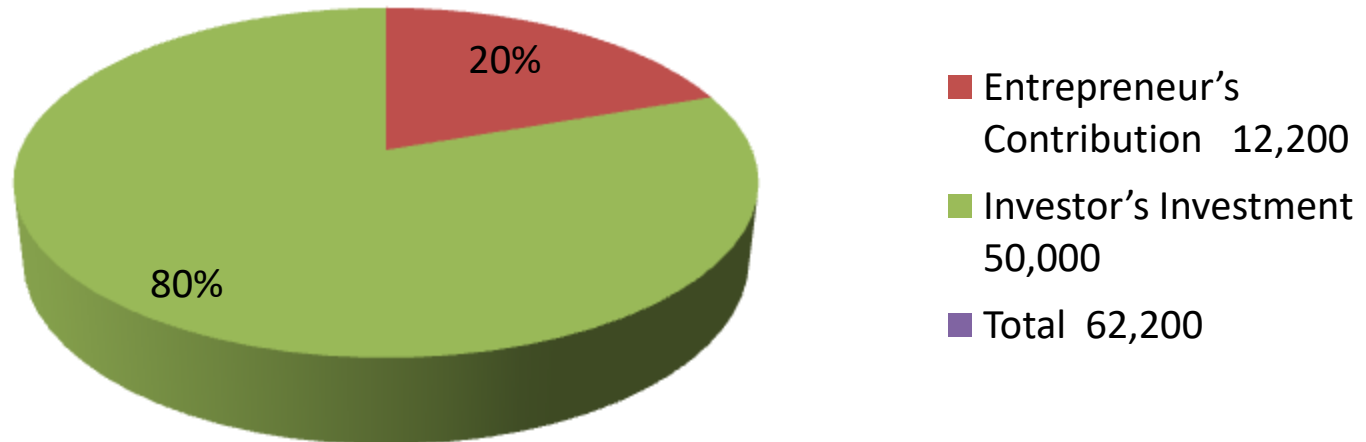
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
fish	1,400	42,000	504000
	0	0	0
	0	0	0
Total variable Expense (B)	1,400	42,000	504000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		0	0
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
fish			12200			50,000	62,200
Total			12200			50,000	62200

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
fish,	2200	66000	792000	831600	873180
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
fish,	1540	46200	554400	582120	611226
Total Variable Expense	1540	46200	554400	582120	611226
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		0	0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		10800	129600	126300	126615
Net Profit (E)= [C-D]		9000	108000	113400	119070
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	108,000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88000	181400
	Total Cash Inflow	158,000	201,400	300,470
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	88,000	181,400	280,470

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

