

Proposed NU Business Name: ISRAFIL MOTSHO KHAMAR



Project identification and prepared by: Md.Sahabuddin,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ISRAFIL HOSSAIN
Age	:	19-12-1989 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	01 Brother 03 Sister
Address	:	Vill: Gobindo Para , P.O:Pashuria , P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MAZEDA BIBI
(iii) Father's name	:	MD. OBAYDUR RAHMAN
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 37 (Female), Member ID: 2361, Group No: 01 Member since: 2006-2011 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-292334
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MAZEDA BIBI joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISRAFIL MOTSHO KHAMAR
Location	:	Gobindopara,Pashuria,Bagmara ,Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,500/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	1.5 akor
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Naogaon.▪Agreed grace period is 3 months.

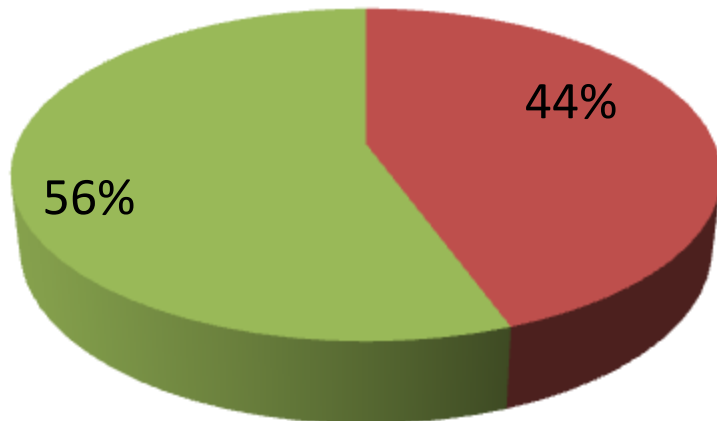
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Item		80,000	9,60,000
Total Sales (A)		80,000	9,60,000
Less. Variable Expense			
Fish Item		48,000	5,76,000
Total variable Expense (B)		48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]		32,000	3,84,000
Less. Fixed Expense			
Rent		12,000	1,44,000
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		4,500	54,000
Guard			
Transportation		300	3,600
Food		8,000	96,000
Total fixed Cost (D)		25,000	3,00,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Katla Fish	200	100	20,000	100	100	10,000	30,000
Rui Fish	400	20	8,000	-	-	-	8,000
Mrigel	800	18	7,000	-	-	-	7,000
Japani Fish	100	30	3,000	-	-	-	3,000
Others	-	-	2,000	-	-	4,000	6,000
Silver Karp	-	-	-	200	30	6,000	6,000
Food						30,000	30,000
Total	1500		40,000	300		50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	2nd year
Revenue (sales)					
Fish Item		1,00,000	12,00,000	12,60,000	13,23,000
Total Sales (A)		1,00,000	12,00,000	12,60,000	13,23,000
Less. Variable Expense					
Fish Item		60,000	7,20,000	7,56,000	7,93,800
Total variable Expense (B)		60,000	7,20,000	7,56,000	7,93,800
Contribution Margin (CM) [C=(A-B)]		40,000	4,80,000	5,04,000	5,29,200
Less. Fixed Expense					
Rent		12,000	1,44,000	1,44,000	1,44,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		4,500	54,000	54,000	54,000
Transportation		500	6,000	6,500	7,000
Food		10,000	1,20,000	1,20,000	1,20,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		27,600	3,31,200	3,32,200	3,33,200
Net Profit (E) [C-D]		12,400	1,48,800	1,71,800	1,96,000
Investment Payback			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	1,48,800	1,71,800	1,96,000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,28,800	2,80,600
	Total Cash Inflow	1,98,400	3,00,600	4,76,600
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,28,800	2,80,600	4,56,600

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