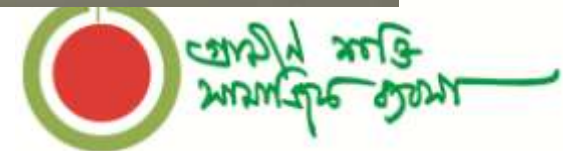


Proposed NU Business Name: **NOYON MOTSHO KHAMAR**



Project identification and prepared by: Md Saiduzzaman sadhin
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NASIR UDDIN
Age	:	27-12-1991 (26 Years)
Education, till to date	:	B,B,A
Marital status	:	Married
Children	:	
No. of siblings:	:	3 Brothers
Address	:	Vill: bijoynagar, P.O: Razabari, P.S: godagari, 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	:	MST. NASIMA BEGUM
(iii) Father's name	:	MD. ABDUR RAZZAK
(iv) GB member's info	:	Branch: dewpara, godagari.Centre # 96(Female), Member ID: 1539/1, Group No: 01 Member since: 02-06-2013(4Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 14160
(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	:	02 years experience in running business. he has no training.
Other Own/Family Sources of Income	:	By house rent.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961329820
Mother's Contact No.	:	01736408371
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA BEGUM joined Grameen Bank since 4 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

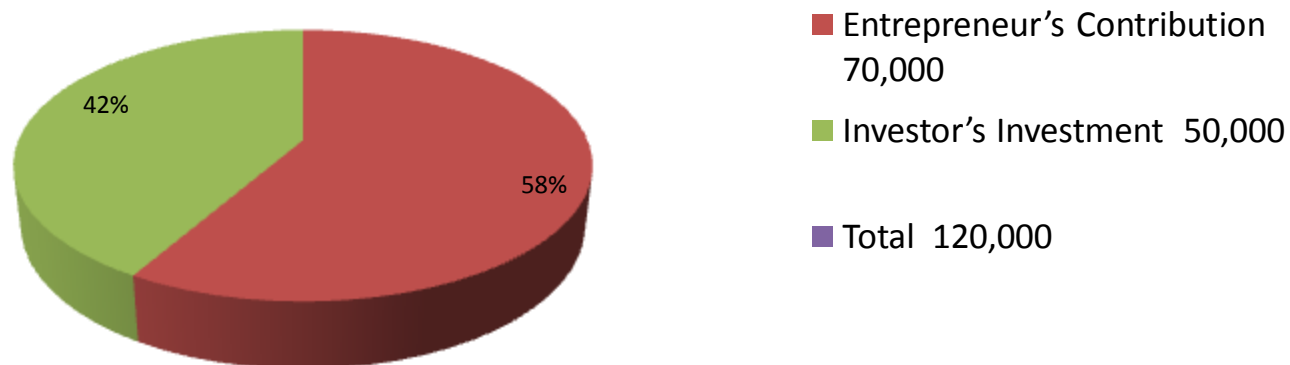
Business Name	:	NOYON MOTSHO KHAMAR
Location	:	Chandulia kumorpur,rajabari ,Rajshahi.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ruhi fish, Carp fish, Mrigel fish etc.▪The business is operating by entrepreneur. Existing no employees.▪ Average 50% gain on sale.▪The pond is under leasing.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
Fish sales		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		1500	18,000
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruhi Fish	100	140	14,000				14,000
Silver Carp	250	80	20,000				20,000
kathol fish	100	150	15,000				15,000
Mrigel Fish	80	150	12,000				12,000
poty fish	0		4,000				4,000
talapiya fish	0		5,000				5,000
Minnow			0			30000	30,000
food of fish						20000	20,000
						0	0
Total	530	520	70000		0	50000	120000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales	0	40000	480000	504000	529200
Total Sales (A)	0	40000	480000	504000	529200
Less. Variable Expense					0
Fish sales	0	20000	240000	252000	264600
Total variable Expense (B)	0	20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]	0	20000	240000	252000	264600
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Transportation		1500	18000	18200	18300
Entertainment		300	3600	3700	3800
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	84500	84700
Net Profit (E) [C-D]		13000	155900	167500	179900
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	155900	167500	179900
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		135900	283400
	Total Cash Inflow	205,900	303400	463300
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	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	135,900	283400	443300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of pond; Chandulia
kumorpur,rajabari ,Rajshahi.
Regular customers;

THREATS

Theft
Political unrest

Pictures











FAMILY PICTURE

