

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



Project identification and prepared by: MD. Delower Hossain
Kapasia Unit, Gajipur

Project verified by: : Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HABIBUR RAHMAN
Age	:	10-09-1983 (33 Yars)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter & 1 Son
No. of siblings:	:	3 Brothers & 3 Sisters
Address	:	Vill: Raunat, P.O: Raunat, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. GOLECHA (SHUKKURI)
(iii) Father's name	:	LATE. ABDUR RASHID AKONDO
(iv) GB member's info	:	Branch: Ranigonj, Centre # 20 (Female), Member ID: 5108, Group No: 05 Member since: 15-07-1996 (20 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: -
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-896144
Mother's Contact No.	:	01715-365090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. GOLECHA (SHUKKURI) joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HABIB MOTSHO KHAMAR
Location	:	Baregao, Ranigonj, Kapashia, Gazipur
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 69% Required Investment BDT 80,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	1acr 132 Decimal
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪The business is operating by entrepreneur. Existing no employees.▪The pond is under leasing.▪Collects goods from Mymensingh.▪Agreed grace period is 3 months.

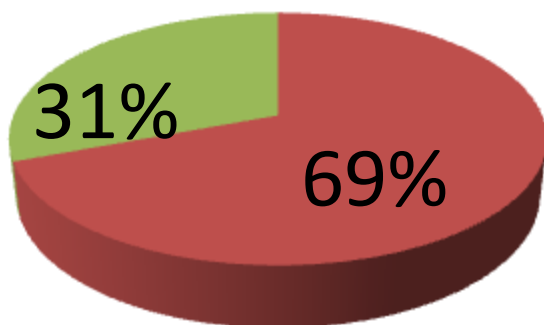
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	128,000	256,000
Total Sales (A)	128,000	256,000
Less. Variable Expense		
Feed & Medicine, Young Fish	41,000	82,000
Total variable Expense (B)	41,000	82,000
Contribution Margin (CM) [C=(A-B)]	87,000	174,000
Less. Fixed Expense		
Mobile Bill	3,000	6,000
Salary (self)	30,000	60,000
Guard	600	1,200
Total fixed Cost (D)	33,600	67,200
Net Profit (E) [C-D]	53,400	106,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ruhi Young fish	1500	12	18,000	700	12	8,400	26,400
Carp	150	100	15,000	150	100	15,000	30,000
Mrigel	1000	50	50,000	500	50	25,000	75,000
Carp	4000	6	24,000	1000	6	6,000	30,000
Shor puti	6400	2.5	16,000	1500	2.5	3,750	19,750
Briged	800	25	20,000	0	0	0	20,000
Silver	1500	19	28,500	800	19	15,200	43,700
Bata	2000	3	6,000	500	3	1,500	7,500
Black Carp	100	25	2,500	100	25	2,500	5,000
Fish Feed	1	0	0	1	2650	2,650	2,650
Total	17451		180,000	5,251		80,000	260,000

Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 80,000

■ Total 260,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	175,000	350,000	367,500	385,875
Total Sales (A)	175,000	350,000	367,500	385,875
Less. Variable Expense				
Fish feed & Medicine	55,000	110,000	115,500	121,275
Total variable Expense (B)	55,000	110,000	115,500	121,275
Contribution Margin (CM) [C=(A-B)]	120,000	240,000	252,000	264,600
Less. Fixed Expense				
Mobile Bill	3,600	7,200	8,000	8,000
Salary (self)	30,000	60,000	60,000	60,000
Guard	600	1,200	1,200	1,200
Total Fixed Cost	34,200	68,400	69,200	69,200
Net Profit (E) [C-D]	85,800	171,600	182,800	195,400
Investment Payback		32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	171,600	182,800	195,400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	290,400
	Total Cash Inflow	251,600	322,400	485,800
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	139,600	290,400	453,800

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

HMP

হাবিব মৎস্য খামার

শ্রোঃ মোঃ হাবিবুর রহমান আকন্দ

মৌজা : বাউড়গাঁও, লিজের মেয়াদ : ০৫ বৎসর
পুকুরের মোট জমির পরিমাণ : ১ একর ৩২ শতাংশ

সাং- বাউড়গাঁও, রাণীগঞ্জ, কাপাসিয়া, গাজীপুর।



জিলা সড়ক বোর্ড
সড়ক সংস্কার প্রকল্প
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গণপ্রজাতন্ত্রী বাংলাদেশ
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয়পত্র



নাম: মোঃ হাবিবুর রহমান

Name: MD. HABIBUR RAHMAN

পিতা: আঃ রশিদ আকবর

মাতা: মোসাঃ গোলেছা

FAMILY PICTURE

