

Proposed NU Business Name: NAZMUL HAQUE MOTSHO KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBIUL HAQUE
Age	:	04-06-1985 (31 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	02Sons
No. of siblings:	:	04 Brothers,04 Sisters
Address	:	Vill: Barahigobindo, P.O: Joyloskor, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	NUR ISLAM
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 35(Female), Member ID: 3293, Group No: 02 Member since: 23/11/2006 -2013(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	4years,02 Month experience in running business.04 years,02 Month in own business. : He has02 Month training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01631721105
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NAZMUL HAQUE MOTSHO KHAMAR
Location	:	Barahigobindho,Joyioskor,Dagonbhuyain,Feni.
Total Investment in BDT	:	BDT 605,000
Financing	:	Self BDT 545,000 (from existing business) 90% Required Investment BDT 60,000 (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 15,000 Taka.
Proposed Salary	:	BDT 15,000 Taka.
Size of shop	:	1 Acr
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪The business is operating by entrepreneur. Existing 02 Employees.▪The pond is under leasing.▪Collects goods from Lalpur.▪Agreed grace period is 3 months.

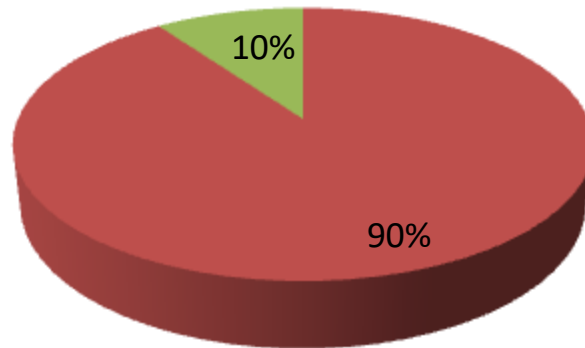
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	80,000	160,000
Total Sales (A)	80,000	160,000
Less. Variable Expense		
Feed & Medicine, Young Fish	26,000	52,000
Total variable Expense (B)	26,000	52,000
Contribution Margin (CM) [C=(A-B)]	54,000	108,000
Less. Fixed Expense		
Mobile Bill	3,000	6,000
Salary (self)	15,000	30,000
Salary (staff)	17,000	34,000
Total fixed Cost (D)	35,000	70,000
Net Profit (E) [C-D]	19,000	38,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Talayapya fish	50000	3	150000	10000	3	30000	180000
Ruhi Fish	10000	10	100000	500	10	5000	105000
Katol Fish	8000	15	120000	1000	15	15000	135000
Silver Carp	500	50	25000	0	0	0	25,000
Fish Food	0	0	0	0	0	10,000	10,000
Security	0	0	150000	0	0	0	150000
Total	0	0	545000		0	60,000	605,000

Source of Finance



- Entrepreneur's Contribution 545,000
- Investor's Investment 60,000
- Total 605,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	110,400	220,800	231,840	243,432
Total Sales (A)	110,400	220,800	231,840	243,432
Less. Variable Expense				
Fish feed & Medicine	36,800	73,600	77,280	81,144
Total variable Expense (B)	36,800	73,600	77,280	81,144
Contribution Margin (CM) [C=(A-B)]	73,600	147,200	154,560	162,288
Less. Fixed Expense				
Mobile Bill	3,600	7,200	8,000	8,000
Salary (self)	15,000	30,000	30,000	30,000
Salary (staff)	17000	34,000	34,000	34,000
Total Fixed Cost	35,600	71,200	72,000	72,000
Net Profit (E) [C-D]	38,000	76,000	82,560	90,288
Investment Payback		24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	76,000	82,560	90,288
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52,000	110,560
	Total Cash Inflow	136,000	134,560	200,848
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	52,000	110,560	176,848

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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

