

Proposed NU Business Name: MS MA MOTHSO KHAMAR



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD EMDADUL HAQUE KOBIRAJ
Age	:	03-02-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Shialson, P.O: Adomdighi , P.S: Adomdighi Dist: Bogra
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 ANJUARA
(iii) Father's name	:	LATE SHAHADAT ALI PK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 25(Female), Member ID: 2086 , Group No: 01 Member since: 01-01-1994 to Continue (20 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: BDT 11,506/-
(v) Who pays GB loan installment	:	self
(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	:	06 years experience in running business. 03 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-903785
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ANJUMANARA joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MA MOTHSHO KHAMAR
Location	:	Kushumbi, Adomdighi, Bogra.
Total Investment in BDT	:	BDT 3,34,000/-
Financing	:	Self BDT 2,54,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 Ponds. Total = 100 Dacimal.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fish sales.▪The business is operating by entrepreneur.Existing 01 employee.▪01 will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

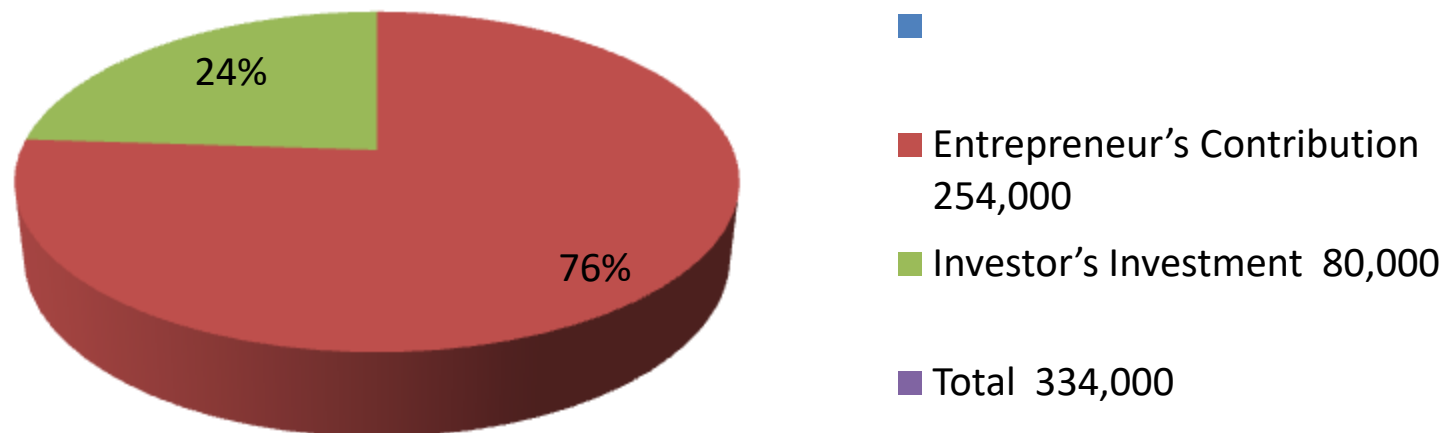
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Sales	3,333	99,990	1,199,880
Total Sales (A)	3,333	99,990	1,199,880
Less. Variable Expense			
Fish Sales	2,166	64,980	779,760
Total variable Expense (B)	2,166	64,980	779,760
Contribution Margin (CM) [C=(A-B)]	1,167	35,010	420,120
Less. Fixed Expense			
House rant		-	0
Electricity Bill		2,000	24,000
Transportation		20,000	240,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		27,500	330,000
Net Profit (E) [C-D]		7,510	90,120

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Fish egg	16	7000	112,000	0	2,000	0	112,000
Feed	0	7000	0	64	1,250	80,000	80,000
Others	1	22000	22,000	0	300	0	22,000
Security	1	120000	120,000	0	300	0	120,000
Total	18	0	254000	64	15150	80000	334000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fish Sales	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Fish Sales	3,250	97,500	1,170,000	1,228,500	1,289,925
Total variable Expense (B)	3,250	97,500	1,170,000	1,228,500	1,289,925
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000	661,500	694,575
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		2000	24,000	24,000	24,000
Transportation		20000	240,000	240,000	240,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		27,500	330,000	330,000	330,000
Net Profit (E) [C-D]		25,000	300,000	331,500	364,575
Investment Payback			32,000	32,000	32,000

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

SI #	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	300,000	331,500	364,575
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		268,000	567,500
	Total Cash Inflow	380,000	599,500	932,075
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
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	268,000	567,500	900,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Nosrotpur bazar,Adomdighi,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

