

Proposed NU Business Name: **HARUN MOTSO CHASH**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HARUN OR RASHID
Age	:	13-03-1991 (26Years)
Education, till to date	:	BA Running
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Mollapara ,P.O: Shatbaria, P.S: Puthai , 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. AMINA BEGOM
(iii) Father's name	:	MD. GOLAM MOSTOFA
(iv) GB member's info	:	Branch: Shilmaria , Puthai, Centre # 08(Female), Member ID: 1138/1, Group No: 02 Member since: -08 years First loan: BDT -7,000
Further Information:		Existing Loan: 15,000 Outstanding loan: Nill
(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..	:	

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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01761-245315
Father's Contact No.	:	01910-723622
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMINA BEGOM joined Grameen Bank since 08 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HARUN MOTSO CHASH
Location	:	Mollapara,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 biga
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪The business is operating by entrepreneur. Existing no employee.▪The pond is self .▪Collects fish from mollapara.▪Agreed grace period is 3 months.

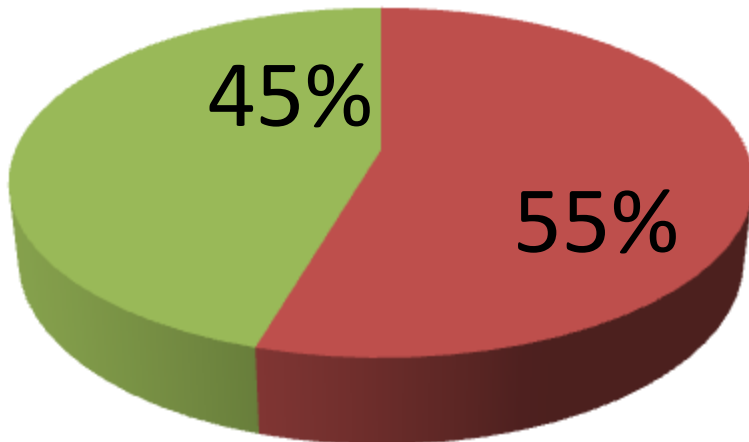
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	160,000	320,000
Total Sales (A)	160,000	320,000
Less. Variable Expense		
Feed & Medicine, Young Fish	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	160,000	320,000
Less. Fixed Expense		
Rent	-	-
Transportation	6,000	12,000
Salary (self)	30,000	60,000
Salary (staff)	-	-
Feed & Medicine	60,000	120,000
Mobile bill	1,800	3,600
Bank charge	600	1,200
Total fixed Cost (D)	98,400	196,800
Net Profit (E) [C-D]	61,600	123,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	60,000	0	60,000
Carp	0	20,000	20,000
Fish Feed	0	30,000	30,000
Total	60,000	50,000	110,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Fish	200,000	400,000	420,000	441,000
Total Sales (A)	200,000	400,000	420,000	441,000
Less. Variable Expense				
Fish feed & Medicine	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	200,000	400,000	420,000	441,000
Less. Fixed Expense				
Rent	-	-		
Transportation	7,800	15,600	16,380	17,199
Salary (self)	30,000	60,000	60,000	60,000
Feed & Medicine	70,200	140,400	147,420	154,791
Mobile bill	1,800	3,600	3,600	3,600
Bank charge	600	1,200	1,200	1,200
Total Fixed Cost	110,400	220,800	228,600	236,790
Net Profit (E) [C-D]	89,600	179,200	191,400	204,210
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	179,200	191,400	204,210
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	159,200	171,400
	Total Cash Inflow	229,200	350,600	375,610
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	159,200	330,600	355,610

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures













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