

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



Project identification and prepared by: Md . Mizanur Rahman,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.MONOARUL ISLAM</b>
Age	:	15-08-1988 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	Null
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.LAKI BEGUM</b>
(iii) Father's name	:	<b>MD.ATAUR RAHMAN</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 71(Female), Member ID:6592, Group No: 03 Member since: 21-05-2008 (09Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT 180,000/- Outstanding loan: BDT 169083/-
(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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-330606
Mother's Contact No.	:	01848-074615
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.LAKI BEGUM** joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIA MOTSHO KHAMAR</b>
Location	:	Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 7,95,000/-
Financing	:	Self BDT 7,35,000/- (from existing business) 92% Required Investment BDT 60,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 Bigha
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fish product.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

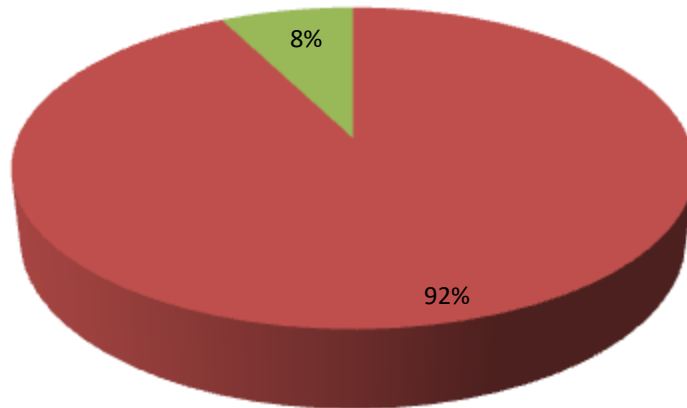
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish sales	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Production cost	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		100	1,200
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		1,000	12,000
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>13,400</b>	<b>160,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,600</b>	<b>199,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Small fish	410	500	205,000	100	500	50,000	255,000
Feed	10	1000	10,000	10	1,000	10,000	20,000
Security	1	520000	520,000	0	15000	0	520,000
<b>Total</b>	<b>421</b>	<b>0</b>	<b>735000</b>	<b>110</b>	<b>36508</b>	<b>60000</b>	<b>795000</b>

## Source of Finance



- Entrepreneur's Contribution 735,000
- Investor's Investment 60,000
- Total 795,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fish sales	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Production cost	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		3000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		10000	120,000	120,000	120,000
Entertainment		1200	14,400	14,400	14,400
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		400	4,800	4,800	4,800
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>19,800</b>	<b>237,600</b>	<b>237,600</b>	<b>237,600</b>
<b>Net Profit (E) [C-D]</b>		<b>25,200</b>	<b>302,400</b>	<b>329,400</b>	<b>357,750</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	302,400	329,400	357,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		278,400	583,800
	<b>Total Cash Inflow</b>	<b>362,400</b>	<b>607,800</b>	<b>941,550</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>278,400</b>	<b>583,800</b>	<b>917,550</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Mohishaban, Gabtoli,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE

