

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



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Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | VOKTO CHANDRA |
| Age | : | 02-04-1994 (23 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | - |
| No. of siblings: | : | 1 Brother & 1 Sister |
| Address | : | Vill: Dorimerun, P.O: Raonat, P.S: Kapasia, 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 | : | REKHA RANI BORMON |
| (iii) Father's name | : | GOPINDRA CHANDRA SARKER |
| (iv) GB member's info | : | Branch: Ranigonj Kapasia, Centre # 04 (Male), Member ID: 1232/2, Group No: 04 Member since: 15-05-1993 to 2013 (20 Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 20,000, Outstanding loan: BDT /- |
| (v) Who pays GB loan installment | : | N/A |
| (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. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01757-7737747 |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kapasai Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA RANI BORMON 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 | : | GRAMEEN MOTSHO KHAMAR |
| Location | : | Pan Borait, Kapasia, Gazipur |
| Total Investment in BDT | : | BDT 225,000/- |
| Financing | : | Self BDT 145,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 80 ft= 800 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Currently run a fish farm.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Raonat.▪The pond is under leasing.▪Agreed grace period is 3 months. |

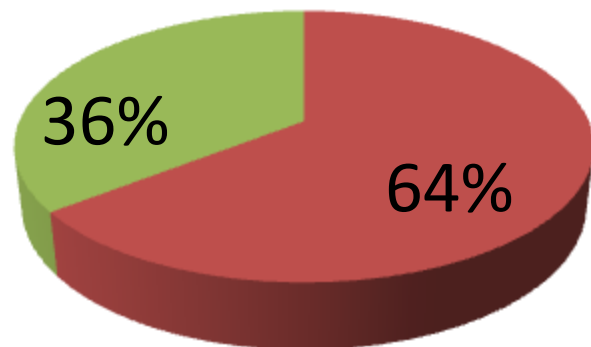
Existing Business (BDT)

| 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 |
| Mirror Carp | 1500 | 10 | 15,000 | 0 | 0 | 0 | 15,000 |
| Ruhi Fish | 2000 | 20 | 40,000 | 2000 | 20 | 40,000 | 80,000 |
| Carp | 100 | 50 | 5,000 | 500 | 50 | 25,000 | 30,000 |
| Silver Carp | 500 | 20 | 10,000 | 250 | 20 | 5,000 | 15,000 |
| Nilotica Fish | 3000 | 10 | 30,000 | 0 | 0 | 0 | 30,000 |
| Others Fish | 200 | 25 | 5,000 | 0 | 0 | 0 | 5,000 |
| Security | 1 | 30000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Shorputi | 1000 | 10 | 10,000 | 1000 | 10 | 10,000 | 20,000 |
| Total | 8301 | | 145,000 | 3,750 | | 80,000 | 225,000 |

Source of Finance



■ Entrepreneur's Contribution 145,000

■ Investor's Investment 80,000

■ Total 225,000

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)

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 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 : 06 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

