

## Proposed NU Business Name: **MOHABBAT MOTSO CHASH**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MOHABBAT ALI</b>
Age	:	18-11-1992 (24 Years )
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Fokirpara ,P.O: Nondongasi P.S: Carghat , 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	:	<b>MST. RINA BEGOM</b>
(iii) Father's name	:	<b>LATE. ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Nimpara, Carghat , Centre # 48 (Female), Member ID: 3317, Group No: 02 Member since: -12 years First loan: BDT -5,000
Further Information:		Existing Loan: 7,000 Outstanding loan: Nill
(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..	:	

## ***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	:	04 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.	:	01743-922014
Wife's Contact No.	:	01747-791230
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RINA BEGOM** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOHABBAT MOTSO CHASH</b>
Location	:	Kolabaria ,Nondongshi , Charghat , Rajshahi .
Total Investment in BDT	:	BDT 157,000/-
Financing	:	Self BDT 107,000/-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	02 biga
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The pond is self .</li><li>▪Collects fish from Puthia.</li><li>▪Agreed grace period is 3 months.</li></ul>

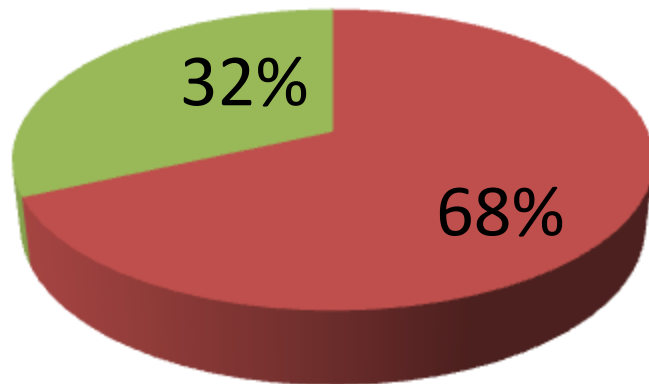
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	90,000	180,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>90,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>		
Rent	-	-
Transportation	6,000	12,000
Salary (self)	30,000	60,000
Salary (staff)	12,000	24,000
Feed & Medicine	12,000	24,000
Mobile bill	1,800	3,600
<b>Total fixed Cost (D)</b>	<b>61,000</b>	<b>123,600</b>
<b>Net Profit (E) [C-D]</b>	<b>28,200</b>	<b>56,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	107,000	0	107,000
Carp	0	25,000	25,000
Fish Feed	0	25,000	25,000
<b>Total</b>	<b>107,000</b>	<b>50,000</b>	<b>157,000</b>

## Source of Finance



■ Entrepreneur's Contribution 107,000

■ Investor's Investment 50,000

■ Total 157,000

<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Half Yearly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>				
Fish	100,000	200,000	210,000	220,500
<b>Total Sales (A)</b>	<b>100,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Variable Expense</b>				
Fish feed & Medicine	-	-	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>100,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Fixed Expense</b>				
Rent	-	-	-	-
Transportation	6,000	12,000	12,000	12,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	12,000	24,000	24,000	24,000
Feed & Medicine	15,000	30,000	31,500	33,075
Mobile bill	1,800	3,600	3,600	3,600
<b>Total Fixed Cost</b>	<b>64,800</b>	<b>129,600</b>	<b>131,100</b>	<b>132,675</b>
<b>Net Profit (E) [C-D]</b>	<b>35,200</b>	<b>70,400</b>	<b>78,900</b>	<b>87,825</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	70,400	78,900	87,825
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	50,400	58,900
	<b>Total Cash Inflow</b>	<b>120,400</b>	<b>129,300</b>	<b>146,725</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50,400</b>	<b>109,300</b>	<b>126,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures













