

Proposed NU Business Name: MASUM MOTSO CHASH



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MASUM BILLA
Age	:	05/02/1994(22Years)
Education, till to date	:	Class:H,S,C
Marital status	:	married
Children	:	No
No. of siblings:	:	1Brother1sister
Address	:	Vill: bathanbariP.O: sitlai-hat, P.S Poba, 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:TOHURA BEGUM
(iii) Father's name	:	MD:AZIZUR RAHOMAN
(iv) GB member's info	:	Branch: Damkura, Poba Centre #11(Female), Member ID: 7341/6, Group No: 10 Member since07-10-2013 to runing First loan: BDT 1000/=
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:5160
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:TOHURA BEGUM :joined Grameen Bank since 05 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MASUM MOTSO CHASH
Location	:	Bathanbari , damkura
Total Investment in BDT	:	BDT 350000/=
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	13 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ He has many kind of fish in his farm.▪ After getting equity fund fish feed will be purchased.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is own.▪ Agreed grace period is 3 months.

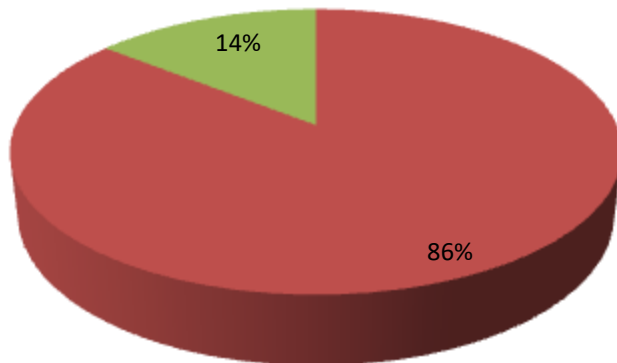
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Fish sales		400,000	16,00,000
Total Sales (A)		400,000	16,00,000
Less. Variable Expense			
Fish sales		320,000	12,80,000
Total variable Expense (B)		320,000	12,80,000
Contribution Margin (CM) [C=(A-B)]		80,000	320,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard		3000	12000
Transportation		2100	8400
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		21,000	84,000
Net Profit (E) [C-D]		59,000	236,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rui fish	400	180	72000				72000
Katol fish	300	200	60000				60000
Japany fish	200	150	30000				30000
Silver carp	400	150	60000				60000
Migel fihs	200	180	36000				36000
Puti fish	100	200	20000				20000
Mirror carp	110	200	22000				22000
Feed of fish.						50000	50000
Total			300,000			50000	350,000

Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 50,000

■ Total 350,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales		500,000	20,00,000	21,00,001	22,05,001
Total Sales (A)		500,000	20,00,000	21,00,001	21,05,001
Less. Variable Expense					
Fish sales		400,000	16,00,000	16,80,001	17,64,001
Total variable Expense (B)		400000	1600000	1680001	1764001
Contribution Margin (CM) [C=(A-B)]		100,000	400,000	420000	441000
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		2100	8400	8400	8400
Entertainment					
Salary (staff)					
Security Gard		3000	12000	12000	12000
Bank service Charge			100	100	100
Total Fixed Cost		21000	84100	84100	84100
Net Profit (E) [C-D]		79000	315900	335900	356900
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	315900	335900	356900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		295900	611800
	Total Cash Inflow	365,900	631800	968700
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	295,900	611800	948700

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

