

Proposed NU Business Name: YEASIN MOTSO KHAMAR

Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:YEASIN ALI
Age	:	28/11/1990(26Years)
Education, till to date	:	Class:B,A
Marital status	:	married
Children	:	No
No. of siblings:	:	4Brothers
Address	:	Vill: VimardayngP.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:JOYNOB BEGUM
(iii) Father's name	:	MD:JALALUDDIN
(iv) GB member's info	:	Branch: Damkura, Poba Centre #42(Female), Member ID: 3272/2, Group No: 02 Member since15-09-2012 to runing First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:9300
(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	:	07 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:JOYNOB BEGUM :joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

Proposed Nobin Udyokta Business Info

Business Name	:	YEASIN MOTSO KHAMAR
Location	:	Vimardayng , damkura
Total Investment in BDT	:	BDT 450000/=
Financing	:	Self BDT 400,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	1.75 akor
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.

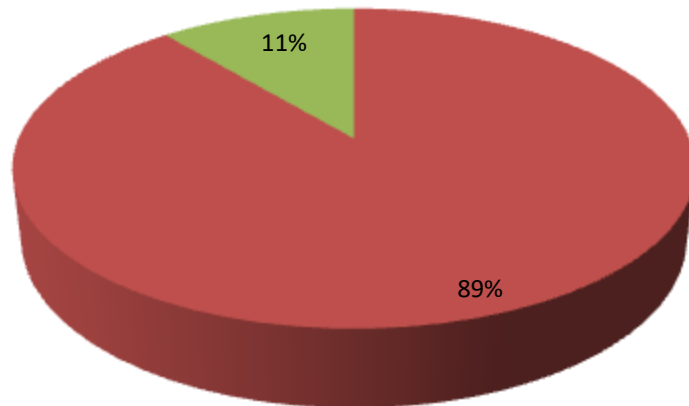
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Fish sales		500,000	20,00,000
Total Sales (A)		500,000	20,00,000
Less. Variable Expense			
Fish sales		4,45,000	17,80,000
Total variable Expense (B)		4,45,000	17,80,000
Contribution Margin (CM) [C=(A-B)]		55,000	2,20,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard		3000	12000
Transportation		1500	6000
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		20400	81600
Net Profit (E) [C-D]		34600	2118400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rui fish	500	200	100000				100000
Katol fish	200	200	40000				40000
Megal fish	150	210	32000				32000
Puti fish	334	120	40000				40000
Glas carp fish	200	200	40000				40000
Mirror carp fish	300	180	54000				54000
Silver carp fish	600	140	84000				84000
Others			10000				10000
Minnow and feed						50000	50000
Total			400000			50000	450000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 50,000
- Total 450,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales		600,000	24,00,000	25,20,000	26,46,000
Total Sales (A)		600,000	24,00,000	25,20,000	26,46,000
Less. Variable Expense					
Fish sales		534000	21,36,000	22,42,800	23,54,9405
Total variable Expense (B)		5,34,000	21,36,000	22,46,800	23,54,9405
Contribution Margin (CM) [C=(A-B)]		66,000	264,000	277,200	291,060
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		1500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard		3000	12000	12000	12000
Bank service Charge			100	100	100
Total Fixed Cost		20400	81600	81600	81600
Net Profit (E) [C-D]		45600	182400	195600	209460
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	182400	195600	209460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162400	338000
	Total Cash Inflow	232,400	358000	547460
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	162,400	338000	527460

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