

Proposed NU Business Name: MOSTOFA MOTSO KHAMAR



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. GOLAM MOSTOFA
Age	:	19-12-1984 (32 Years)
Education, till to date	:	Class -9
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Rogunatpur ,P.O: Golabari, P.S: Durgapur , 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. ATORJAN BEGOM
(iii) Father's name	:	MD. RAMJAN ALI
(iv) GB member's info	:	Branch: Shilmaria , Puthia, Centre # 30(Female), Member ID: 9053, Group No: 09 Member since: -10 years First loan: BDT -10,000
Further Information:		Existing Loan: 70,000 Outstanding loan: 57,900
(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	:	15 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.	:	01739-103404
Brother's Contact No.	:	01720-667100
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ATORJAN BEGOM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSTOFA MOTSO KHAMAR
Location	:	Rogunatpur , Golabari , Durgapur , Rajshahi .
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 biga
Security of the shop	:	BDT -80,000
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪The business is operating by entrepreneur. Existing no employee.▪The pond is Under lies .▪Collects fish from Local.▪Agreed grace period is 3 months.

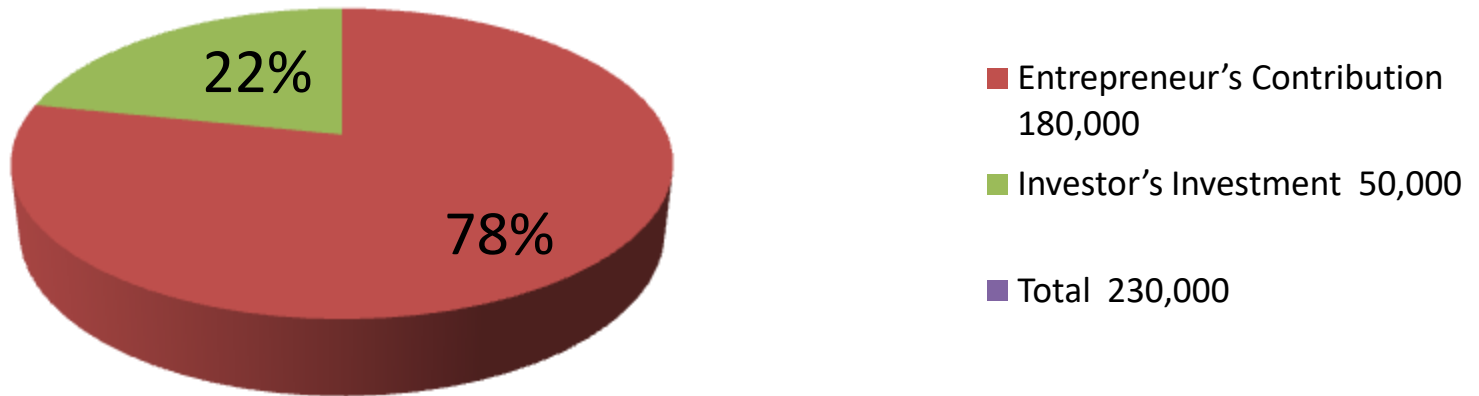
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	160,000	320,000
Total Sales (A)	160,000	320,000
Less. Variable Expense		
Feed & Medicine, Young Fish	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	160,000	320,000
Less. Fixed Expense		
Rent	13,332	26,664
Transportation	6,000	12,000
Salary (self)	30,000	60,000
Salary (staff)	-	-
Feed & Medicine	30,000	60,000
Bank charge	600	1,200
Mobile bill	1,800	3,600
Total fixed Cost (D)	81,732	163,464
Net Profit (E) [C-D]	78,268	156,536

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	100,000	-	100,000
Security	80,000	-	80,000
Fish Feed	-	10,000	10,000
Lies	-	40,000	40,000
Total	180,000	50,000	230,000

Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	200,000	400,000	420,000	441,000
Total Sales (A)	200,000	400,000	420,000	441,000
Less. Variable Expense				
Fish feed & Medicine	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	200,000	400,000	420,000	441,000
Less. Fixed Expense				
Rent	13,332	26,664	26,664	26,664
Transportation	6,000	12,000	12,000	12,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	-	-	-	-
Feed & Medicine	42,000	84,000	88,200	92,610
Bank charge	600	1,200	1,200	1,200
Mobile bill	1,800	3,600	3,600	3,600
Total Fixed Cost	93,732	187,464	191,664	196,074
Net Profit (E) [C-D]	106,268	212,536	228,336	244,926
Net Profit (E) [C-D]	106,268	212,536	228,336	244,926

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	212,536	228,336	244,926
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	192,536	208,336
	Total Cash Inflow	262,536	420,872	453,262
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	192,536	400,872	433,262

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures











