

**Proposed NU Business Name: SOBUJ MOTSO KHAMAR**



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

Name	:	<b>MD. SOBUJ ALI</b>
Age	:	09-10-1995(21 Years )
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 4 Sister
Address	:	Vill: Rogunatput ,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	:	<b>MST. NURJAHAN BEGOM</b>
(iii) Father's name	:	<b>MD. LOBIR UDDIN</b>
(iv) GB member's info	:	Branch: Shilmaria , Puthia , Centre # 30 (Female), Member ID: 2568/1, Group No: 07 Member since: -2004 to (13 Years ) First loan: BDT -5,000
Further Information:		Existing Loan: 10,000 Outstanding loan: 9,120
(v) Who pays GB loan installment	:	Self
(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	:	07 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.	:	01750-234015
Father's Contact No.	:	01719-793549
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN BEGOM** joined Grameen Bank since 13 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>SOBUJ MOTSO KHAMAR</b>
Location	:	Rogunatpur , Golabari ,Durgapur , Rajshahi .
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 265,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3.5 biga
Security of the shop	:	BDT -200,000
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 no employee.</li><li>▪The pond is Under lise .</li><li>▪Collects fish from Taherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

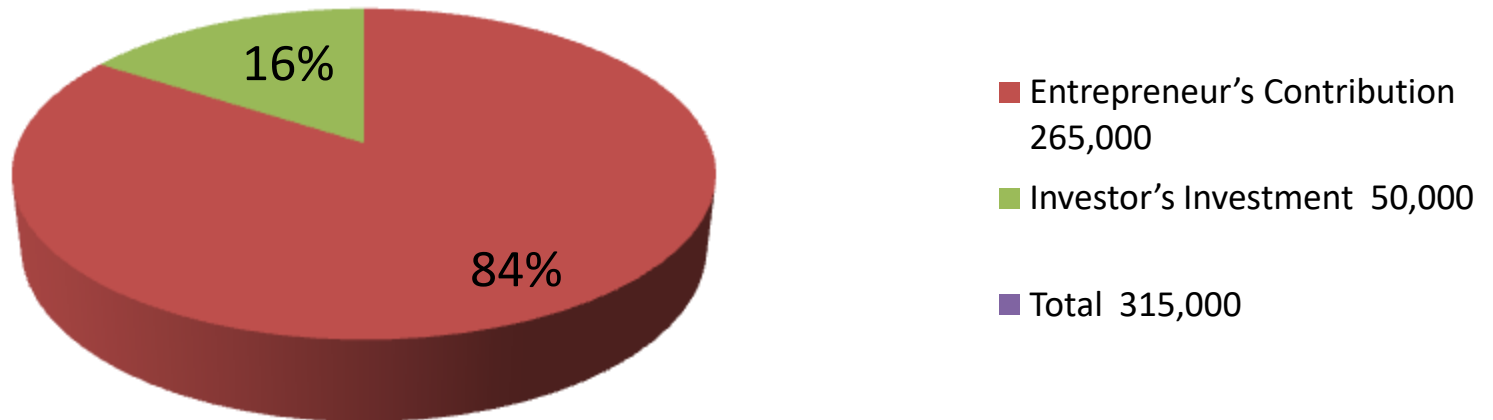
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	150,000	300,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>300,000</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>150,000</b>	<b>300,000</b>
<b>Less. Fixed Expense</b>		
Rent	24,996	49,992
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
<b>Total fixed Cost (D)</b>	<b>93,396</b>	<b>186,792</b>
<b>Net Profit (E) [C-D]</b>	<b>56,604</b>	<b>113,208</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	65,000	0	65,000
Lies	0	40,000	40,000
Fish Feed	0	10,000	10,000
Security	200,000	-	200,000
<b>Total</b>	<b>265,000</b>	<b>50,000</b>	<b>315,000</b>

## Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Fish	170,000	340,000	357,000	374,850
<b>Total Sales (A)</b>	<b>170,000</b>	<b>340,000</b>	<b>357,000</b>	<b>374,850</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>170,000</b>	<b>340,000</b>	<b>357,000</b>	<b>374,850</b>
<b>Less. Fixed Expense</b>				
Rent	24,996	49,992	49,992	49,992
Transportation	6,000	12,000	12,000	12,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	-	-	-	-
Feed & Medicine	36,000	72,000	75,600	79,380
Bank Charge	600	1,200	1,200	1,200
Mobile bill	1,800	3,600	3,600	3,600
<b>Total Fixed Cost</b>	<b>99,396</b>	<b>198,792</b>	<b>202,392</b>	<b>206,172</b>
<b>Net Profit (E) [C-D]</b>	<b>70,604</b>	<b>141,208</b>	<b>154,608</b>	<b>168,678</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	141,208	154,608	168,678
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	121,208	134,608
	<b>Total Cash Inflow</b>	<b>191,208</b>	<b>275,816</b>	<b>303,286</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>121,208</b>	<b>255,816</b>	<b>283,286</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



















