

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



Project identification and prepared by: Md. Asadul Haque,
KapashiaUnit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIRUL ISLAM
Age	:	28/04/1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Sisters
Address	:	Vill: Nakchini, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILUFA YASMIN
(iii) Father's name	:	MEZBA UDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 20 (Female), Member ID: 2488/1, Group No: 01 Member since: 08/03/2010 to 2017 (07Years) First Loan: BDT 10,000/- , Existing Loan: BDT 80,000/- Outstanding Loan: 63,500 /-
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-151902
Family's Contact No.	:	01716-124069
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA YASMIN joined Grameen Bank since 07 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHIRUL MOTSO KHAMAR
Location	:	Nakachini, Kapashia.
Total Investment in BDT	:	BDT 1,98,000/-
Financing	:	Self BDT 1,28,000/- (from existing business) 65% Required Investment BDT 70,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	225ft x 190 ft= 42750 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various minnows like: Ruhit, Mrigel, Silver Carp, Carfu, Shor puti etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Shibpur, Narsinghdi.▪Agreed grace period is 3 months.

Existing Business

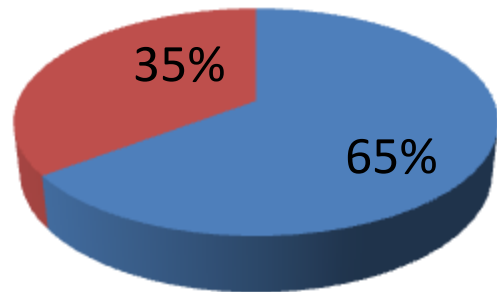
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ru hit, Mrigel, Silver Carp, Carfu, Shor puti etc.		30,000	3,60,000
Total Sales (A)		30,000	3,60,000
Less. Variable Expense			
Fish food and medicine		18,000	2,16,000
Total variable Expense (B)		18,000	2,16,000
Contribution Margin (CM) [C=(A-B)]		12,000	1,44,000
Less. Fixed Expense			
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		5,550	66,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Ruhit	5,000	8	40,000	1,000	8	8,000	48,000
Mrigel	4,000	5	20,000	2,000	5	10,000	30,000
Silver Carp	1,500	10	15,000	2,000	10	20,000	35,000
Carfu	2,000	10	20,000	2,000	10	20,000	40,000
Shor puti	2,000	3	6,000	-	-	-	6,000
Guinna	1,000	5	5,000	-	-	-	5,000
Briged	1,500	10	15,000	-	-	-	15,000
Kalbaush	500	8	4,000	1,000	8	8,000	12,000
Other Minnows	-	-	3,000	-	-	-	3,000
Fish food	-	-	-	-	-	4,000	4,000
Total			128,000			70,000	198,000

Source of Finance



- Entrepreneur's contribution 128,000
- Investor's Investment 70,000
- Total 198,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Ruhit, Mrigel, Silver Carp, Carfu, Shor puti etc.		45,000	5,40,000	5,67,000	5,95,350
Total Sales (A)		45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Fish food and medicine		27,000	3,24,000	3,40,200	3,57,210
Total variable Expense (B)		27,000	3,24,000	3,40,200	3,57,210
Contribution Margin (CM) [C=(A-B)]		18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Transportation		1,500	18,000	20,000	22,000
Mobile Bill		350	4,200	4,400	4,600
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,000	84,000	86,300	88,600
Net Profit (E) [C-D]		11,000	1,32,000	1,40,500	1,49,540
Investment Payback			28,000	28,000	28,000

Cash Flow Projection on Business Plan (Rec. & Pay)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	1,32,000	1,40,500	1,49,540
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,04,000	2,16,500
	Total Cash Inflow	2,02,000	2,44,500	3,46,040
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	1,04,000	2,16,500	3,38,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

FAMILY PICTURE

