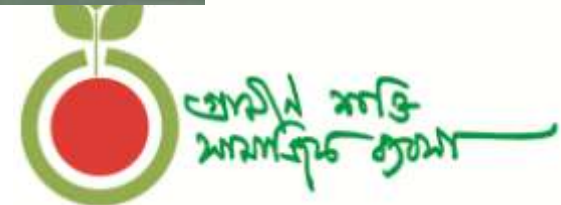


**Proposed NU Business Name: GRAMEEN MOTSHO KHAMAR**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MUKTER HOSSAIN</b>
Age	:	04/06/1984(33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	3Brother3Sister
Address	:	Vill: Krishnoboti,P.O:Pirijpur,P.S: Godagari, 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. HAMIDA BEGUM</b>
(iii) Father's name	:	<b>MD. SAIDUR RAHMAN</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #11(Female), Member ID: 1251, Group No:0 Member since:08/07/1989 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:30200
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01713702073
Father's Contact No.	:	01856480708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.HAMIDA BEGUM** joined Grameen Bank since 20 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

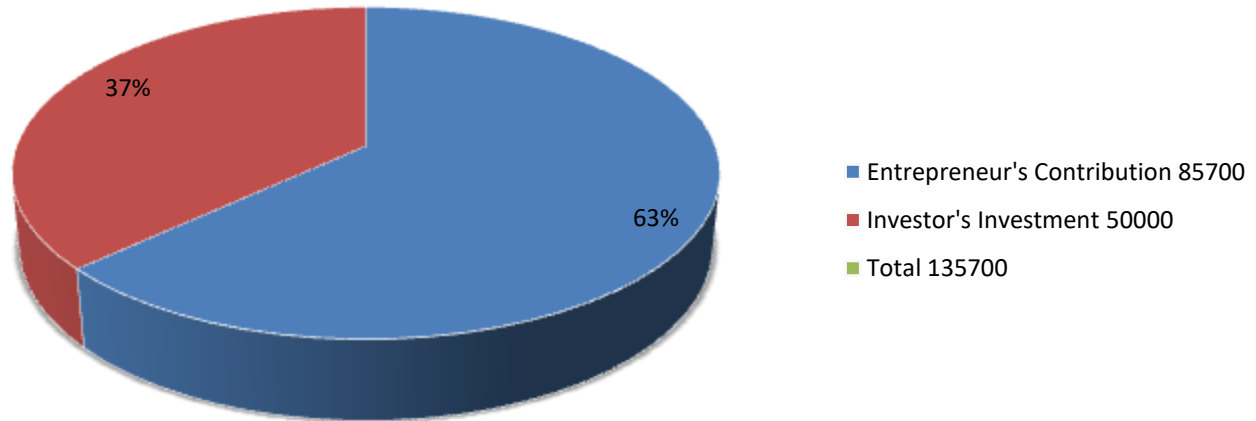
Business Name	:	<b>GRAMEEN MOTSHO KHAMAR</b>
Location	:	Krishnoboti, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT135700/-
Financing	:	Self BDT 85700/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	2akor
Security of the shop	:	-88000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is Rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Month	Yearly
<b>Revenue(Sales)</b>			
Fish Sales		<b>150000</b>	<b>600000</b>
<b>Total Sales (A)</b>		<b>150000</b>	<b>600000</b>
<b>Less. Variable Expense</b>			
Fish		<b>90000</b>	<b>360000</b>
<b>Total Variable Expense (B)</b>		<b>90000</b>	<b>360000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>60000</b>	<b>240000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>4000</b>	<b>12000</b>	<b>48000</b>
Electricity Bill	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Salary (staff)	<b>2000</b>	<b>6000</b>	<b>24000</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Transportation	<b>500</b>	<b>1500</b>	<b>6000</b>
Food	<b>5000</b>	<b>15000</b>	<b>60000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>16700</b>	<b>50100</b>	<b>200400</b>
<b>Net Profit (E) [C-D]</b>		<b>9900</b>	<b>39600</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Fish	85700	0	85700
Food	0	50000	50000
	0	0	0
<b>Total</b>	<b>85700</b>	<b>50000</b>	<b>135700</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Fish Sales	150000	300000	600000	630000	661500
<b>Total Sales (A)</b>	150000	300000	600000	630000	661500
Less. Variable Expense					
Fish	90000	180000	360000	378000	396900
<b>Total Variable Expense (B)</b>	90000	180000	360000	378000	396900
<b>Contribution Margin (CM) [C=(A-B)]</b>	60000	120000	240000	252000	264600
<b>Less. Fixed Expense</b>					
Rent	12000	24000	48000	48000	48000
Electricity Bill	0	0	0	0	0
Mobile Bill	600	1200	2400	2700	3000
Salary (staff)	6000	12000	24000	24300	24600
Salary (self)	15000	30000	60000	60000	60000
Transportation	1500	3000	6000	6300	6600
Food	15000	30000	60000	60300	60600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	50100	100200	200400	201600	202800
<b>Net Profit (E) [C-D]</b>	9900	19800	39600	50400	61800
<b>Investment Payback</b>			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	50000		
1.2	Net Profit	39600	50400	61800
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		19600	50000
	Total Cash Inflow	89600	70000	111800
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	19600	50000	91800

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Krishnoboti,  
Pirijpur,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











