

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



Project identification and prepared by: KABIR RAKSAM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. KHORSHEED ALAM</b>
Age	:	07/091985(31Years)
Education, till to date	:	CLASS FIVE
Marital status	:	Married
Children	:	1 SON 1 Daughter
No. of siblings:	:	4 Brother 1 Sister
Address	:	Vill: Kakonhat para P.O:Kakonhat 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. MORSHEDA</b>
(iii) Father's name	:	<b>MD. KAMAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Pakri, godagari, Centre #53 (Female), Member ID: 4591, Group No: 04 Member since: 20/06/2010 First loan: BDT -5000
Further Information:		Existing Loan: BDT 48000, Outstanding loan: 31120
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01764000739
Father's Contact No.	:	01745003262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MORSHEDA** joined Grameen Bank since 06 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>KHORSHED MOTSHO KHAMAR</b>
Location	:	Kakonhatpara, Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 106000/-
Financing	:	Self BDT 56000/- (from existing business) 53% Required Investment BDT 50,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	1 akor
Security of the shop	:	80000
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>

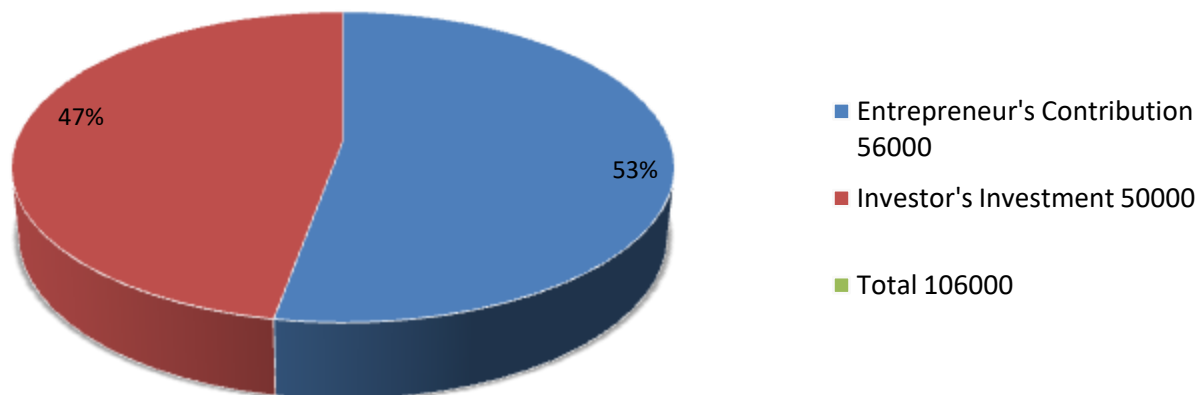
## Existing Business (BDT)

Particular	Monthly	3Month	Yearly
<b>Revenue(Sales)</b>			
Fish Sales		<b>120000</b>	<b>480000</b>
<b>Total Sales (A)</b>		<b>120000</b>	<b>480000</b>
<b>Less. Variable Expense</b>			
Fish		<b>72000</b>	<b>288000</b>
<b>Total Variable Expense (B)</b>		<b>72000</b>	<b>288000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>48000</b>	<b>192000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>3000</b>	<b>9000</b>	<b>36000</b>
Electricity Bill	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Transportation	<b>400</b>	<b>1200</b>	<b>4800</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</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>10500</b>	<b>31500</b>	<b>126000</b>
<b>Net Profit (E) [C-D]</b>		<b>16500</b>	<b>66000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	56000	50000	106000
	0	0	0
	0	0	0
<b>Total</b>	56000	50000	106000

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	72000	144000	288000	302400	317520
<b>Total Variable Expense (B)</b>	72000	144000	288000	302400	317520
<b>Contribution Margin (CM) [C=(A-B)]</b>	48000	96000	192000	201600	211680
<b>Less. Fixed Expense</b>					
Rent	9000	18000	36000	36000	36000
Electricity Bill	0	0	0	0	0
Mobile Bill	300	600	1200	1500	1800
Salary (self)	15000	30000	60000	60000	60000
Transportation	1200	2400	4800	5100	5400
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	31500	63000	126000	126900	127800
<b>Net Profit (E) [C-D]</b>	16500	33000	66000	74700	83880
<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 P[rofit	66000	74700	83880
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		46000	100700
	Total Cash Inflow	116000	120700	184580
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>	46000	100700	164580

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest







