

Proposed NU Business Name: BELAL MOTSO ENTERPRISE



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BELAL AHOMMED
Age	:	10-10-1986(31Years)
Education, till to date	:	Class-X
Marital status	:	Married
Children	:	
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Laxmipur,P.O: Dakra, P.S: Charghat, 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	:	MOST.GOROB JAN BEGUM
(iii) Father's name	:	SOHARAB HOSSIN
(iv) GB member's info	:	Branch:Vaya Laxmipur, Centre # 26 (Female), Member ID: 2085 Group No: 01 Member since: -25-04-2010 to 19-11-20154new 19-11-2016(05years)
Further Information:		First loan: BDT -15,000
(v) Who pays GB loan installment	:	Existing Loan: , 20,000 Outstanding loan: -0 Fathers
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Wood Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737-436356
Father's Contact No.	:	01744-563340
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.GOROB JAN BEGUM joined Grameen Bank since 05 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

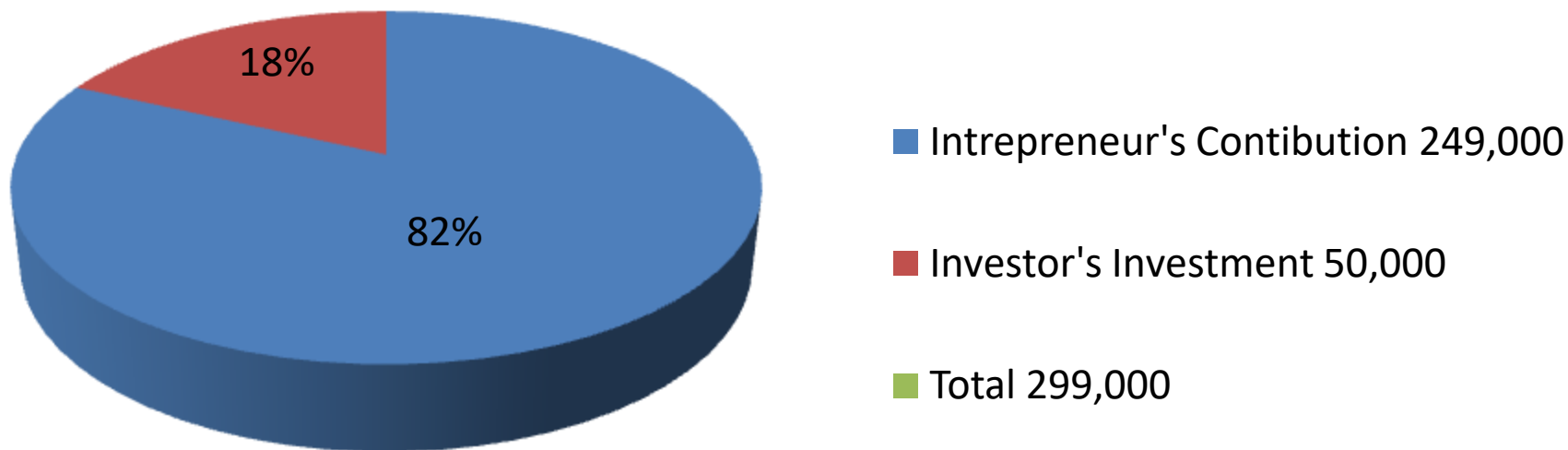
Business Name	:	BELAL MOTSO ENTERPRISE
Location	:	Laxmipur, Rajshahi
Total Investment in BDT	:	BDT 299,000/-
Financing	:	Self BDT-249,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	2.00 Acr.
Security of the pond	:	BDT -169,000
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 Rent .▪Collects fish from puthia & Rajshahi.▪Agreed grace period is 3 months

Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish(180 kg*150)=27,000	162,000	324,000
Total Sales (A)	162,000	324,000
Less. Variable Expense		
Fish	162,000	324,000
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	162,000	324,000
Less. Fixed Expense		
Food	60,000	120,000
Electricity Bill	12,000	24,000
Transportation	12,000	24,000
Salary (self)	24,000	48,000
Salary (staff)	18,000	36,000
Entertainment	0	0
Guard	0	0
Mobile bill	1,800	3,600
Bank charge	600	1,200
Total fixed Cost (D)	128,400	256,800

Silver Carp (125x80)	20,000	0	20,000
Mrigul (50x100)	20,000	0	20,000
Breeding Fish		40,000	40,000
Food & Medicine		10,000	10,000
		0	
		0	
Security of Pond	169,000	0	169,000
Total	249,000	50,000	299,000

Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish(200kg*150)=30,000	180,000	360,000	378,000	396,900
Total Sales (A)	180,000	360,000	378,000	396,900
Less. Variable Expense				
Fish feed & Medicine	180,000	360,000	378,000	396,900
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	180,000	360,000	378,000	396,900
Less. Fixed Expense				
Food	60,000	120,000	125,000	127,000
Electricity Bill	12,000	24,000	25,000	26,000
Transportation	12,000	24,000	25,000	26,000
Salary (self)	24,000	48,000	48,000	48,000
Salary (staff)	18,000	36,000	36,000	37,000
Entertainment	0	0	0	0
Guard	0	0	0	0
Mobile bill	1,800	3,600	3,700	3,800
Bank charge	600	1,200	1,300	1,400
Total Fixed Cost	128,400	256,800	264,000	269,200
Net Profit (E) [C-D]	51,600	103,200	114,000	127,700

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	103,200	114,000	127,700
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	83,200	177,200
	Total Cash Inflow	153,200	197,200	304,900
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	83,200	177,200	284,900

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest









