

Proposed NU Business Name: ALOM MOTSO KHAMAR PROKOLPO



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALOM
Age	:	12-05-1993 (24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Bilmaria,P.O: Dhokrakul ,P.S: Puthia , 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	:	MST. JAHANARA BEGOM
(iii) Father's name	:	MD. GAZIUR RAHMAN
(iv) GB member's info	:	Branch: Shilmaria , Puthia , Centre # 74 (Female), Member ID: 11057, Group No: 01 Member since: -2010 to (07 Years) First loan: BDT -8,000
Further Information:		Existing Loan: 12,000 Outstanding loan: 8,304
(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..	:	

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.	:	01741-549738
Father's Contact No.	:	01748-691390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGOM joined Grameen Bank since 07 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM MOTSO KHAMAR PROKOLPO
Location	:	Bilmaria , Dhokrakul , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	4 biga
Security of the shop	:	BDT -
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 Self .▪Collects fish from Local .▪Agreed grace period is 3 months.

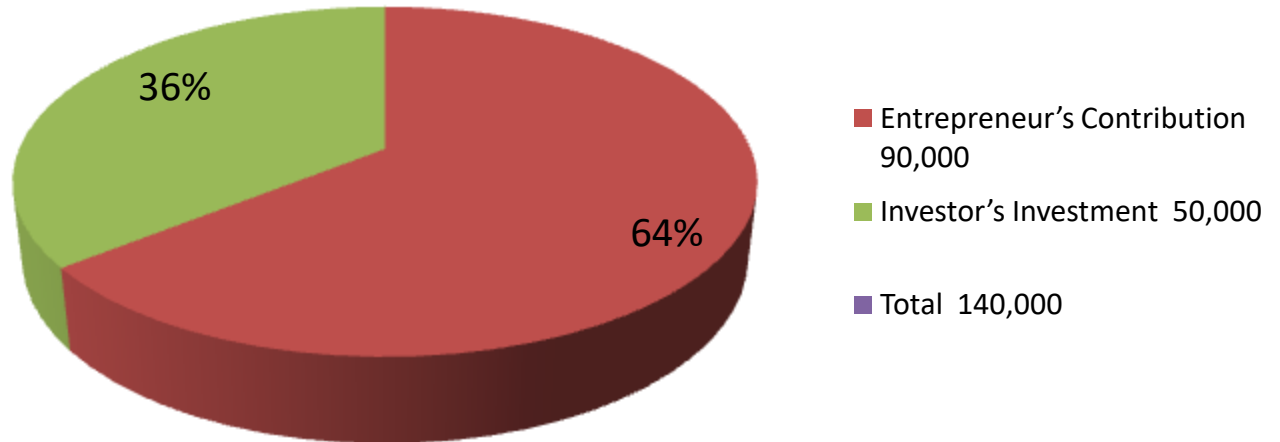
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	150,000	300,000
Total Sales (A)	150,000	300,000
Less. Variable Expense		
Feed & Medicine, Young Fish	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	150,000	300,000
Less. Fixed Expense		
Rent	-	-
Transportation	3,000	6,000
Salary (self)	30,000	60,000
Feed & Medicine	36,000	72,000
Mobile bill	1,200	2,400
Total fixed Cost (D)	70,200	140,400
Net Profit (E) [C-D]	79,800	159,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	90,000	40,000	130,000
Fish Feed		10,000	10,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Fish	170,000	340,000	357,000	374,850
Total Sales (A)	170,000	340,000	357,000	374,850
Less. Variable Expense				
Fish feed & Medicine	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	170,000	340,000	357,000	374,850
Less. Fixed Expense				
Rent	-	-	-	-
Transportation	3,000	6,000	6,000	6,000
Salary (self)	30,000	60,000	60,000	60,000
Feed & Medicine	36,000	72,000	72,000	72,000
Mobile bill	1,800	3,600	3,780	3,969
Total Fixed Cost	70,800	141,600	141,780	141,969
Net Profit (E) [C-D]	99,200	198,400	215,220	232,881
Investment Payback		20,000	20,000	20,000

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	198,400	215,220	232,881
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	178,400	195,220
	Total Cash Inflow	248,400	393,620	428,101
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	178,400	373,620	408,101

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





