

# Proposed NU Business Name: **ANWAR MOTSO KHAMAR**



Project identification and prepared by: Md. Delwer Hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>ANWAR</b>
Age	:	10/02/1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, 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	:	<b>RANI</b>
(iii) Father's name	:	<b>A. KARIM</b>
(iv) GB member's info	:	Branch: Shinghosree, Centre # 43 (Female), Member ID: 3804, Group No: 04 Member since: 12/08/1992 to 2017 ( 25Years) First Loan: BDT 5,000/- , Existing Loan: BDT 2,00,000/- Outstanding Loan: BDT 1,42,800 /-
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	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Transport Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-171145
Family's Contact No.	:	01716-720788
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RANI** joined Grameen Bank since 25 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANWAR MOTSO KHAMAR</b>
Location	:	Tan Chora Para, Hailjor
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 3,10,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	350 ft x 300 ft= 1,05,000 sq. ft
Security	:	BDT 3,60,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in various minnows like: Ruhit, Mirka, Grass Carp, Silver Carp, Carfu, Puti, Brigid, Kalbaush, Katla etc.</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 2 employee.</li> <li>▪He is doing his business in rented place.</li> <li>▪Collects goods from Kotiyadi, Mymensingh.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

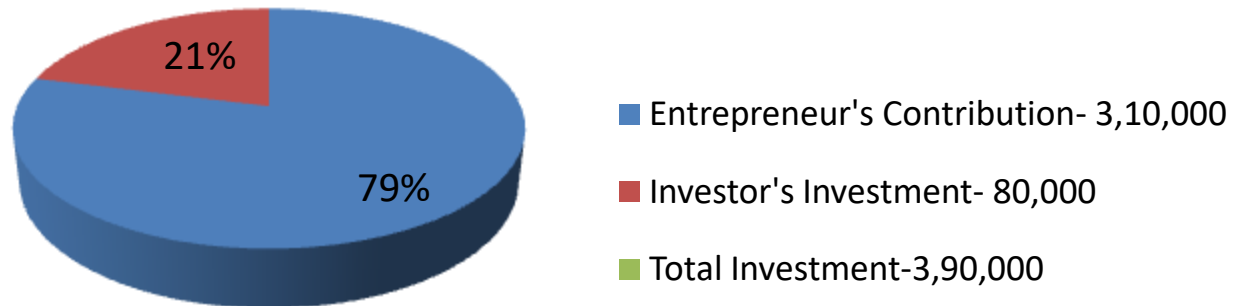
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Ruhit, Mirka, Grass Carp, Silver Carp, Carfu, Puti, Brigid, Kalbaush, Katla etc.		1,00,000	12,00,000
<b>Total Sales (A)</b>		<b>1,00,000</b>	<b>12,00,000</b>
<b>Less. Variable Expense</b>			
Fish food and medicine		60,000	7,20,000
<b>Total variable Expense (B)</b>		<b>60,000</b>	<b>7,20,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>40,000</b>	<b>4,80,000</b>
<b>Less. Fixed Expense</b>			
Transportation		1,000	12,000
Electricity		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>15,250</b>	<b>1,83,000</b>
<b>Net Profit (E) [C-D]</b>		<b>24,750</b>	<b>2,97,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Ruhit	15,000	8	1,20,000	5,000	8	40,000	1,60,000
Mirka	4,000	7	28,000	2,000	7	14,000	42,000
Silver Carp	2,000	3	6,000	-	-	-	6,000
Grass Carp	1,000	10	10,000	1,000	10	10,000	20,000
Carfu	2,000	8	16,000	-	-	-	16,000
Puti	5,000	6	30,000	1,000	6	6,000	36,000
Katla	1,000	10	10,000	-	-	-	10,000
Briged	5,000	5	25,000	2,000	5	10,000	35,000
Kalbaush	1,500	10	15,000	-	-	-	15,000
Other Minnows	-	-	50,000	-	-	-	50,000
<b>Total</b>			<b>3,10,000</b>			<b>80,000</b>	<b>3,90,000</b>

## Source of Finance



## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Ruhit, Mirka, Grass Carp, Silver Carp, Carfu, Puti, Brigid, Kalbaush, Katla etc.		1,35,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>		<b>1,35,000</b>	<b>16,20,000</b>	<b>17,01,000</b>	<b>17,86,050</b>
<b>Less. Variable Expense</b>					
Fish food and medicine		81,000	9,72,000	10,20,600	10,71,630
<b>Total variable Expense (B)</b>		<b>81,000</b>	<b>9,72,000</b>	<b>10,20,600</b>	<b>10,71,630</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>54,000</b>	<b>6,48,000</b>	<b>6,80,400</b>	<b>7,14,420</b>
<b>Less. Fixed Expense</b>					
Transportation		1,500	18,000	20,000	22,000
Electricity		900	10,800	13,200	15,600
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
Salary (staff)		8,000	96,000	96,000	96,000
<b>Total Fixed Cost</b>		<b>15,900</b>	<b>1,90,800</b>	<b>1,95,500</b>	<b>2,00,200</b>
<b>Net Profit (E) [C-D]</b>		<b>38,100</b>	<b>4,57,200</b>	<b>4,84,900</b>	<b>5,14,220</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	4,57,200	4,84,900	5,14,220
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		4,25,200	8,78,100
	<b>Total Cash Inflow</b>	<b>5,37,200</b>	<b>9,10,100</b>	<b>13,92,320</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>4,25,200</b>	<b>8,78,100</b>	<b>13,60,320</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 05 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য সেবা

# খামাণ শাক্ত সামাজিক ব

১৪

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পে

নাম: তিনোয়ার সুলতানা খান্না

নাম: বঙ্গমহিলা সার্ভিস প্রকল্প প্রস্তাব গ্রহণের  
র সংক্ষিপ্ত জীবন বৃত্তান্ত:

তিনোয়ার

৩৪

জন্ম তারিখ: ১০/০২/১৯৬৩

জাতীয়

যোগ্যতা: ৮-ম স্ট্রেশী

অবস্থা: স্বিকারিত

য়ের সংখ্যা: ২ মেম্ব













# FAMILY PICTURE

