

Proposed NU Business Name: **RANA MOTSO KHAMAR**



Project identification and prepared by: Md. Shujat Ali,
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL
Age	:	15-01-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Kalidas, Uttorpara, P.O: Kalidas; P.S: Shakhipur, Dist: Tangail
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. FERDOUSI BEGUM
(iii) Father's name	:	LATE TOMEZ UDDIN
(iv) GB member's info	:	Branch: Kalidas, Centre # 8 (Female), Member ID: 2251, Group No: 07 Member since: 20/10/2001-2011 (10 Years) First loan: BDT 8,000/- Existing loan: 25,000 /- Outstanding loan: Nil
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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business. He has 1 month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-636621
Family's Contact No.	:	01738-787721
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

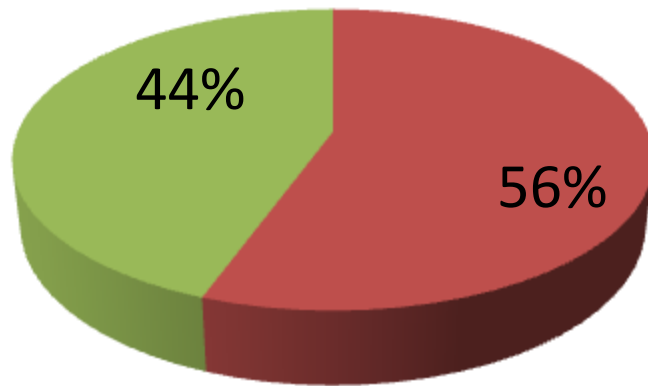
MST. FERDOUSI BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA MOTSO KHAMAR
Location	:	Kalidas
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/- (from existing business) 50% Required Investment BDT 80,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	1.5 acre
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in fish minnows▪Average gain on 35% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bogra▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Fish	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Fish	2275	68250	819000
Total Variable Expense	2275	68250	819000
Contributon Margin (CM) [C=(A-B)]	1225	36750	441000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		29550	354600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fish			100,000			80000	180000
	0	0	100,000			80000	180000



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fish	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Fish	3250	97500	1170000	1228500	1289925
Total Variable Expense	3250	97500	1170000	1228500	1289925
Contributon Margin (CM) [C=(A-B)]	1750	52500	630000	661500	694575
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7200	86400	87400	88430
Net Profit (E)= [C-D]		45300	543600	570780	599319
Investment Pay Back			32000	32000	32000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	543,600	570780	599319
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		503600	1034380
	Total Cash Inflow	643,600	1,074,380	1,633,699
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	140,000	32000	32000
3	Net Cash Surplus	503,600	1,034,380	1,593,699

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





















