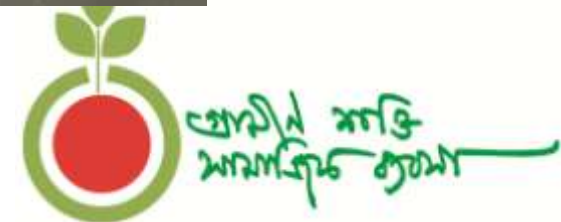


Proposed NU Business Name: PACH TARA MOTSO KAMAR



Project identification and prepared by: Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. GOLAM RABBANI
Age	:	20-07-1983(34Years)
Education, till to date	:	Honours
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill:Pachbaria P.O: Paranpur, 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. NILUPHA BEGUM
(iii) Father's name	:	MD.GOIAM AKBAR
(iv) GB member's info	:	Branch:Charghat, Centre # 38/m (Female), Member ID: 8772 Group No: 09 Member since: -09-05-2005(012years) First loan: BDT - 5,000
Further Information:		Existing Loan: , 1,00,000/- Outstanding loan: 1,00,000/-
(v) Who pays GB loan installment	:	Fathers : No
(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	:	20 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750230233
Father's Contact No.	:	01724386265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.NILUPHA BEGUM joined Grameen Bank since 09 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

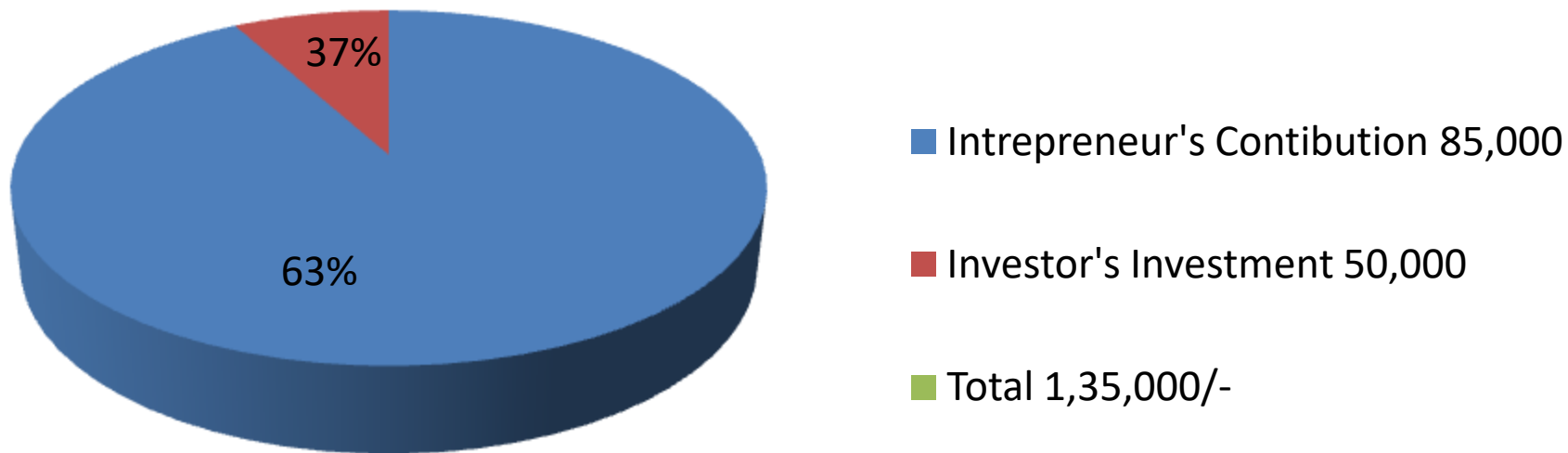
Business Name	:	PACH TARA MOTSO KAMAR
Location	:	Charghat, Rajshahi
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT-85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3.00 Acr.
Security of the pond	:	0
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 Charghat & Rajshahi.▪Agreed grace period is 3 months

Existing Business (BDT)

Particular	6 Month	Yearly
Revenue (sales)		
Fish(300 kg*150/-)=45,000	2,70,000	540,000
Total Sales (A)	270,000	540,000
Less. Variable Expense		
Fish	270,000	540,000
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	270,000	540,000
Less. Fixed Expense		
Food	1,20,000	240,000
Electricity Bill	12,000	24,000
Transportation	12,000	24,000
Salary (self)	30,000	60,000
Salary (staff)	0	0
Entertainment	6,000	12,000
Guard	0	0
Mobile bill	1,200	2,400
Bank charge	600	1,200
Total fixed Cost (D)	1,81,800	3,63,600

Silver Carp (200x50)	10,000	0	10,000
Mrigul (300x100)	30,000	0	30,000
Food		40,000	40,000
Medicine		10,000	10,000
		0	
		0	
Security of Pond			
Total	85,000	50,000	1,35,000

Source of Finance



Financial Projection (BDT)				
Particular	6 Month	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish(350kg*150)=52,500	3,15,000	6,30,000	6,61,500	6,94,575
Total Sales (A)	3,15,000	6,30,000	6,61,500	6,94,575
Less. Variable Expense				
Fish feed & Medicine				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	3,15,000	6,30,000	6,61,500	6,94,575
Less. Fixed Expense				
Food	140,000	2,80,000	2,80,000	2,85,000
Electricity Bill	12,000	24,000	25,000	25,000
Transportation	12,000	24,000	25,000	26,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	6000	12,000	13000	13000
Entertainment	0	0	0	0
Guard	0	0	0	0
Mobile bill	1,200	2400	2,500	2,700
Bank charge	600	1200	1,300	1,400
Total Fixed Cost	2,01,800	4,03,600	4,06,800	4,13,100
Net Profit (E) [C-D]	1,13,200	2,26,400	2,54,700	2,81,475

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	2,26,400	2,54,700	2,81,475
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	2,06,400	4,41,100
	Total Cash Inflow	2,76,400	4,61,000	7,42,575
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	2,06,400	4,41,100	7,22,575

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :20 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







Family picture

