

## Proposed NU Business Name: MA MOTSHO KHAMAR



Project identification and prepared by: Md.Mahabur Rahman  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.SHAHADAT HOSSAIN</b>
Age	:	16-10-1989(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers & 02 Sister
Address	:	Vill: Pathalia P.O:Ramkrisnobari P.S:Donbari 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	:	<b>MOST.SHAHARA BEGUM</b>
(iii) Father's name	:	<b>MD.GAZIBOR RAHMAN</b>
(iv) GB member's info	:	Branch;Nalhara Centre # 18(Female), Member ID: 1367Group No: 02 Member since: 2007- raning(10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 14,766Outstanding loan: 9,156
(v) Who pays GB loan installment	:	Mother
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-358439
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SHAHARA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA MOTSHO KHAMAR</b>
Location	:	Pathalia,Donbari,Tangail.
Total Investment in BDT	:	BDT 118,500
Financing	:	Self BDT 68,500(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	0ft x 0 ft= 24 sotanso
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like fish etc.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhanbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

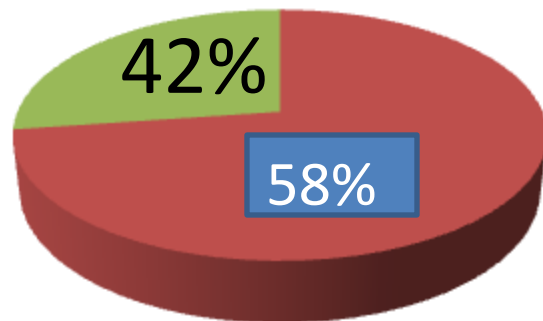
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
fish	1,500	45,000	540000
<b>Total Sales (A)</b>	1,500	45,000	540000
<b>Less. Variable Expense</b>			
fish etc	750	22,500	270000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	750	22,500	270000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22,500	270000
<b>Less. Fixed Expense</b>			
Rent		7000	84,000
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>12,900</b>	<b>154,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>

## Investment Breakdown 1

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pangas	500p	5	2,500			50,000	52,500
Gras curp	20p	5	1,000				1,000
mrigel	300p	3	9,000				9,000
rui	300p	4	1200				1200
sorputi	300p	2	600				600
Silver carp	300p	5	1,500				1,500
katol	100p	8	800				15,000
others			10,000				60,000
security			50,000				
<b>Total</b>			<b>68,500</b>			<b>50,000</b>	<b>118,500</b>

## Source of Finance



**Entrepreneur**  
**Investment:68,500**  
**Investor Investment:50,000**  
**Total Investment:118,500**

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
fish etc	1700	51000	612000	642600	674730
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>	<b>674730</b>
<b>Less Variable Expense (B)</b>					
fish etc	0	0	0	0	0
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>	<b>674730</b>
<b>Less Fixed Expense</b>					
Rent		7000	84000	84000	84000
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		0	0	0	0
<b>Total Fixed Cost (D)</b>		<b>12700</b>	<b>152400</b>	<b>179100</b>	<b>496215</b>
<b>Net Profit (E)= [C-D]</b>		<b>38300</b>	<b>459600</b>	<b>482580</b>	<b>506709</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	459,600	482580	506709
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		439600	902180
	<b>Total Cash Inflow</b>	<b>509,600</b>	<b>922,180</b>	<b>1,408,889</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>439,600</b>	<b>902,180</b>	<b>1,388,889</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

