

**Proposed NU Business Name: RUPA MONI MOSH KHAMAR**



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Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD.ABDUL RAJAK</b>
Age	:	10-11-1983(34 Years)
Education, till to date	:	Class: Seven
Marital status	:	Married
Children	:	1 Daugher,
No. of siblings:	:	03 Brothers,
Address	:	Vill: Shiyalson, P.O: Adomdighi,Thana: Adomdighi,Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. PIYARA</b>
(iii) Father's name	:	<b>MD.AFJAL HOSSEN</b>
(iv) GB member's info	:	Branch: Adomdighi ,Centre # 74/(Female), Member ID: 1054/1, Group No: 01 Member since: 01-03-2008(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: Nil.
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710645789
Mother's Contact No.	:	01745176850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PIYARA** joined Grameen Bank since 10 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	:	<b>RUPA MONI MOSH KHAMAR</b>
Location	:	Shiyalson, Adomdighi, Bogra.
Total Investment in BDT	:	BDT 173,000/-
Financing	:	Self BDT 133,000/-(from existing business) 77 % Required Investment BDT 40,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft= 4 bigha.
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>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

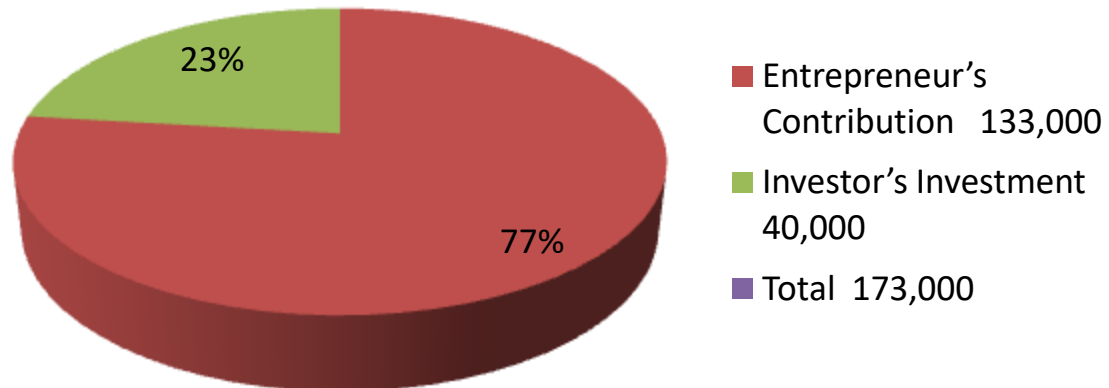
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Fish Producton		40,000	480,000
<b>Total Sales (A)</b>		40,000	480,000
<b>Less Variable Expense</b>		0	0
Fish Producton		10,000	120,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		30,000	360,000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
		0	0
<b>Total fixed cost (D)</b>		5,800	69600
<b>Net Profit (E)= [C-D]</b>		24,200	290400

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pangkas	4000	5	20,000	2000	5	10,000	30,000
Rui	200	7	1,400				1400
Karpu	200	10	2,000	200	10	2,000	4,000
Katla	50	20	1,000				1000
Feed	90	1100	99,000	25	1100	27,500	126,500
Others			10,000			500	10500
<b>Total</b>	<b>4,540</b>		<b>133000</b>			<b>40,000</b>	<b>173000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Fish Producton		45000	540000	567000	595350
<b>Total Sales (A)</b>		45000	540000	567000	595350
<b>Less Variable Expense</b>					
Fish Producton		11250	135000	141750	148837.5
<b>Total variable Expense (B)</b>		11250	135000	141750	148837.5
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>		33750	405000	425250	446512.5
<b>Less Variable Expense</b>			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,000	72000	75600	79380
<b>Net Profit (E)= [C-D]</b>		27,750	333000	349650	367132.5
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<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	40,000		
1.2	Net Profit	333000	349650	367132.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		317,000	650,650
	<b>Total Cash Inflow</b>	373000	666650	1017782.5
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	56,000	16000	16,000
3	<b>Net Cash Surplus</b>	317,000	650650	1001782.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 0 Others: 0  
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; Shiyalson, Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

