

Proposed NU Business Name: MS ANOWAR MOTSO KHAMAR



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANOAR HOSEN
Age	:	23-05-1982(33 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brother & 4 Sisters
Address	:	Vill: Boro Rangamatia, P.O: Dhokrakul, P.S: Puthiya, 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	:	MST. MAJEDA BEGOM
(iii) Father's name	:	LATE MESER PRAMANIK
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 90 (Female), Member ID: 7949/1, Group No: 01 Member since: - First loan: BDT -
Further Information:		Existing Loan: BDT NIL, Outstanding loan: 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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-103282
Mother's Contact No.	:	01783181492
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGOM joined Grameen Bank since -- years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ANOWAR MOTSO KHAMAR
Location	:	Rangamatia, puthia, Rajshahi
Total Investment in BDT	:	BDT 740,000/-
Financing	:	Self BDT 640,000/-(from existing business) 86% Required Investment BDT 1,00,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the shop	:	BDT -/-
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 under leasing.▪Collects fish from local area.▪Agreed grace period is 3 months

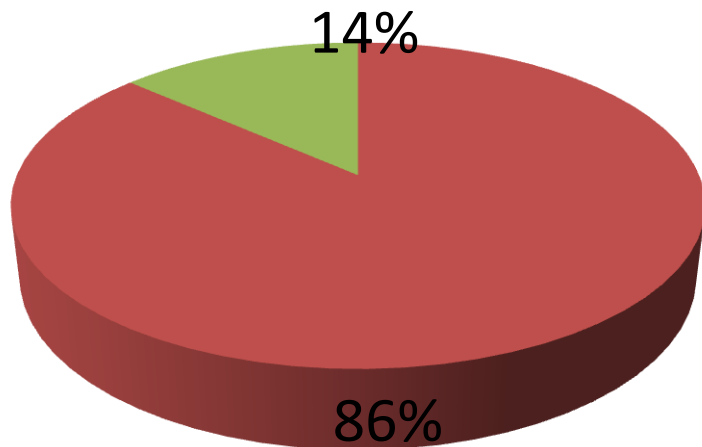
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	150,000	300,000
Total Sales (A)	150,000	300,000
Less. Variable Expense		
Feed & Medicine, Young Fish	50,000	100,000
Total variable Expense (B)	50,000	100,000
Contribution Margin (CM) [C=(A-B)]	100,000	200,000
Less. Fixed Expense		
Mobile Bill	1,800	3,600
Salary (self)	30,000	60,000
Transportation	9,000	18,000
Total fixed Cost (D)	40,800	81,600
Net Profit (E) [C-D]	59,200	118,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	50,000	60,000	110,000
Lease	590,000	0	590,000
Fish Feed	0	40,000	40,000
Total	640,000	100,000	740,000

Source of Finance



- Entrepreneur's Contribution 640,000
- Investor's Investment 100,000
- Total 740,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	225,000	450,000	472,500
Total Sales (A)	225,000	450,000	472,500
Less. Variable Expense			
Fish feed & Medicine	80,000	160,000	168,000
Total variable Expense (B)	80,000	160,000	168,000
Contribution Margin (CM) [C=(A-B)]	145,000	290,000	304,500
Less. Fixed Expense			
Mobile Bill	2,400	4,800	5,500
Salary (self)	30,000	60,000	60,000
Transportation	12,000	24,000	26,000
Total Fixed Cost	44,400	88,800	91,500
Net Profit (E) [C-D]	100,600	201,200	213,000
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	201,200	213,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		141,200
	Total Cash Inflow	301,200	354,200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	141,200	294,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

















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FAMILY PICTURE

