

Proposed NU Business Name: **GOLAM MOTSHO KHAMAR**



Project identification and prepared by: Md. Sahaabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. GOLAM MOSTOFA MONDOL
Age	:	28-10-1988 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brother 2 Sister
Address	:	Vill: Gobindo Para , P.O:Pashuria , P.S: Bagmara , 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.ZOSNA BIBI
(iii) Father's name	:	MD.SHOBAL MONDOL
(iv) GB member's info	:	Branch: Godagari, Centre 37 (Female), Member ID: 10894, Group No: 09 Member since: 22-11-2012(4Years) First loan: BDT 14,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 21,356/=
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-277889
Mother's Contact No.	:	01753-389842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.ZOSNA BIBI joined Grameen Bank since 4 years ago. At first she took 14,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GOLAM MOTSHO KHAMAR
Location	:	Gobindopara,Pashuria,Bagmara ,Rajshahi
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	3 akor
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Fish item etc. ▪Average 40% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Naogaon. ▪Agreed grace period is 3 months.

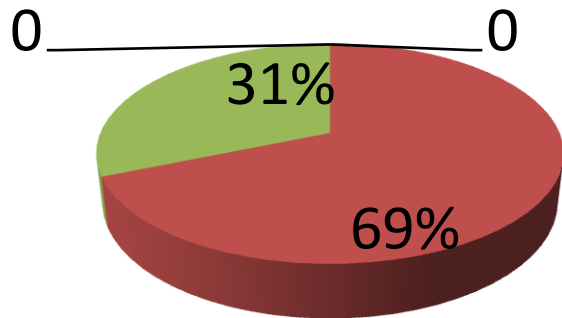
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Item		70,000	8,40,000
Total Sales (A)		70,000	8,40,000
Less. Variable Expense			
Fish Item		42,0000	5,04,000
Total variable Expense (B)		42,0000	5,04,000
Contribution Margin (CM) [C=(A-B)]		28,000	3,36,000
Less. Fixed Expense			
Rent		10,000	1,20,000
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Guard			
Transportation		500	6,000
Entertainment			
Food		6,000	72,000
Bank service Charge			
Total fixed Cost (D)		19,700	2,36,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Katla Fish	200	100	20,000	200	100	20,000	40,000
SilverFish	600	20	12,000	500	20	10,000	22,000
Rui Fish	1000	45	45,000	110	45	5,000	50,000
Mrigel	800	35	28,000	286	35	10,000	38,000
Japani Fish	150	35	5,000	150	35	5,000	10,000
Total	2750		1,10,000	1246		50,000	1,60,000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Fish Item		80,000	9,60,000	10,08,000	10,08,000
Total Sales (A)		80,000	9,60,000	10,08,000	10,08,000
Less. Variable Expense					
Fish Item		48,000	5,76,000	6,04,800	6,04,800
Total variable Expense (B)		48,000	5,76,000	6,04,800	6,04,800
Contribution Margin (CM) [C=(A-B)]		32,000	3,84,000	4,03,200	4,03,200
Less. Fixed Expense					
Rent		10,000	1,20,000	1,20,000	1,20,000
Electricity Bill					
Mobile Bill		300	3,600	4,000	4,000
Salary (self)		3,000	36,000	36,000	36,000
Transportation		700	8,400	9,000	9,000
Entertainment					
Salary (staff)					
Food		6,500	78,000	80,000	80,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		20,600	2,47,200	2,50,200	2,50,200
Net Profit (E) [C-D]		11,400	1,36,800	1,53,000	1,53,000
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	1,36,800	1,53,000	1,53,000
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,06,800	1,06,800
	Total Cash Inflow	1,86,800	2,59,800	2,59,800
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	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	1,06,800	2,30,800	2,30,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

