

**Proposed NU Business Name: ALOM MOTSO CHAS PROKOLPO**



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. ALAMGIR KOBER</b>  |
| Age  | : | 01-01-1988(29Years )  |
| Education, till to date                        | : | B.A   |
| Marital status                                 | : | Married   |
| Children                                       | : | 01 Son  |
| No. of siblings:                               | : | 02 Brothers & 02 Sisters  |
| Address  | : | Vill:Hilalpur,P.O: Mirgang, P.S: Bagha, 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                             | : | <b>MOST.ADURI BEGUM</b>   |
| (iii) Father's name                            | : | <b>MD.ABDUL HAMID</b>   |
| (iv) GB member's info                          | : | Branch:Charghat, Centre # 38 (Female),<br>Member ID: 3279/6 Group No: 06<br>Member since: -04-05-2006 to 10-11-2015 new 26-01-2017(09years) |
| Further Information:                           |   | First loan: BDT -15,000   |
| (v) Who pays GB loan installment               | : | Existing Loan: , 20,000 Outstanding loan: 14720   |
| (vi) Mobile lady                               | : | Fathers   |
| (vii) Grameen Education Loan                   | : | No  |
| (viii) Any other loan like GB,<br>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.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Mango Business  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01717-891052  |
| Father's Contact No.  | : | 01776-870882  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ADURI BEGUM** joined Grameen Bank since 09 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>ALOM MOTSO CHAS PROKOLPO</b>   |
| Location  | : | Hilalpur, Rajshahi  |
| Total Investment in BDT                           | : | BDT 630,000/-   |
| Financing   | : | Self BDT-580,000/-(from existing business) 92%<br>Required Investment BDT 50,000/-(as equity) 8%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 2.00 Acr.   |
| Security of the pond                              | : | BDT -525,000  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The pond is Rent .</li><li>▪Collects fish from puthia &amp; Rajshahi.</li><li>▪Agreed grace period is 3 months</li></ul> |

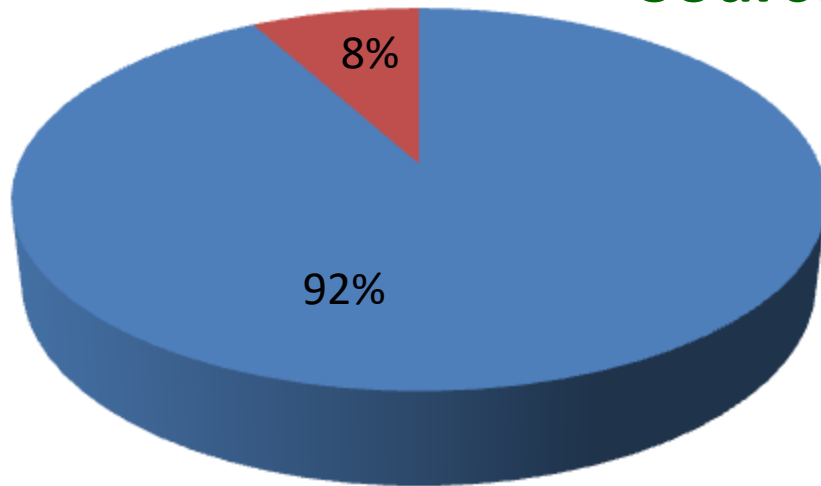
## Existing Business (BDT)

| Particular                                | Half Yearly    | Yearly         |
|---|----------------|----------------|
| <b>Revenue (sales)</b>                    |                |                |
| Fish(300 kg*150)=45,000                   | 270,000        | 540,000        |
| <b>Total Sales (A)</b>                    | 270,000        | 540,000        |
| <b>Less. Variable Expense</b>             |                |                |
| Fish                                      | 270,000        | 540,000        |
| <b>Total variable Expense (B)</b>         |                |                |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 270,000        | 540,000        |
| <b>Less. Fixed Expense</b>                |                |                |
| Food                                      | 150,000        | 300,000        |
| Electricity Bill                          | 12,000         | 24,000         |
| Transportation                            | 12,000         | 24,000         |
| Salary (self)                             | 30,000         | 60,000         |
| Mobile bill                               | 1,200          | 2,400          |
| Bank charge                               | 600            | 1,200          |
| <b>Total fixed Cost (D)</b>               | <b>205,800</b> | <b>411,600</b> |
| <b>Net Profit (E) [C-D]</b>               | <b>64,200</b>  | <b>128,400</b> |

## Investment Breakdown

| Particulars          | Existing       | Proposed      | Proposed Total |
|----------------------|----------------|---------------|----------------|
| Rui (200x100)        | 20,000         | 0             | 20,000         |
| Cattle (200x100)     | 20,000         | 0             | 20,000         |
| Silver Carp (125x80) | 10,000         | 0             | 10,000         |
| Mrigul (50x100)      | 5,000          | 0             | 5,000          |
| Breeding Fish        |                | 40,000        | 40,000         |
| Food & Medicine      |                | 10,000        | 10,000         |
| Security of Pond     | 525,000        | 0             | 525,000        |
|                      |                |               |                |
| <b>Total</b>         | <b>580,000</b> | <b>50,000</b> | <b>630,000</b> |

## Source of Finance



■ Intreprenuer's Contibution 580,000

■ Investor's Investment 50,000

■ Total 630,000

| Financial Projection (BDT)                |                |                |                |                |
|---|----------------|----------------|----------------|----------------|
| Particular                                | Half Yearly    | 1st Year       | 2nd Year       | 3rd Year       |
| <b>Revenue (sales)</b>                    |                |                |                |                |
| Fish(320kg*150)=52,500                    | 288,000        | 576,000        | 604,800        | 635,040        |
| <b>Total Sales (A)</b>                    | 288,000        | 576,000        | 604,800        | 635,040        |
| <b>Less. Variable Expense</b>             |                |                |                |                |
| Fish feed & Medicine                      |                |                |                |                |
| <b>Total variable Expense (B)</b>         |                |                |                |                |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 288,000        | 576,000        | 604,800        | 635,040        |
| <b>Less. Fixed Expense</b>                |                |                |                |                |
| Food                                      | 150,000        | 300,000        | 320,000        | 335,000        |
| Electricity Bill                          | 12,000         | 24,000         | 25,000         | 30,000         |
| Transportation                            | 12,000         | 24,000         | 25,000         | 27,000         |
| Salary (self)                             | 30,000         | 60,000         | 60,000         | 60,000         |
| Salary (staff)                            | 0              | 0              | 0              | 0              |
| Entertainment                             | 0              | 0              | 0              | 0              |
| Guard                                     | 0              | 0              | 0              | 0              |
| Mobile bill                               | 1,200          | 2,400          | 2,500          | 2,700          |
| Bank charge                               | 600            | 1,200          | 1,300          | 1,400          |
| <b>Total Fixed Cost</b>                   | <b>205,800</b> | <b>411,600</b> | <b>433,800</b> | <b>456,100</b> |
| <b>Net Profit (E) [C-D]</b>               | <b>82,200</b>  | <b>164,400</b> | <b>171,000</b> | <b>178,940</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  | <b>164,400</b>      | <b>171,000</b>      | <b>178,940</b>     |
| 1.3         | Depreciation (Non cash item)                      | -                   | -                   | -                  |
| 1.4         | Opening Balance of Cash Surplus                   | -                   | 144,400             | 295,400            |
|             | <b>Total Cash Inflow</b>                          | <b>214,400</b>      | <b>315,400</b>      | <b>474,340</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) | 20,000              | 20,000              | 20,000             |
|             | <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>144,400</b>      | <b>295,400</b>      | <b>454,340</b>     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures

















