

Proposed NU Business Name: TUSAR MOTSO KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MEHEDI HASAN
Age	:	24-12-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Fulbari ,P.O: Dhopapara ,P.S: Puthia , 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. NASIMA BEGOM
(iii) Father's name	:	MD. HELAL UDDIN
(iv) GB member's info	:	Branch: Zeupara, Puthia , Centre # 16 (Female), Member ID: 2121, Group No: 01 Member since: -29/10/2009 to (8 Years) First loan: BDT -10,000
Further Information:		Existing Loan: 230,000 Outstanding loan: 212,000
(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..	:	

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	:	-
Entrepreneur Contact No.	:	01788-810039
Father's Contact No.	:	01713-769288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA BEGOM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUSAR MOTSO KHAMAR
Location	:	Palopara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 286,000/-
Financing	:	Self BDT 236,000/-(from existing business) 87% Required Investment BDT 50,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 biga
Security of the shop	:	BDT -100,000
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 1 employee.▪The pond is self .▪Collects fish from Puthia.▪Agreed grace period is 3 months.

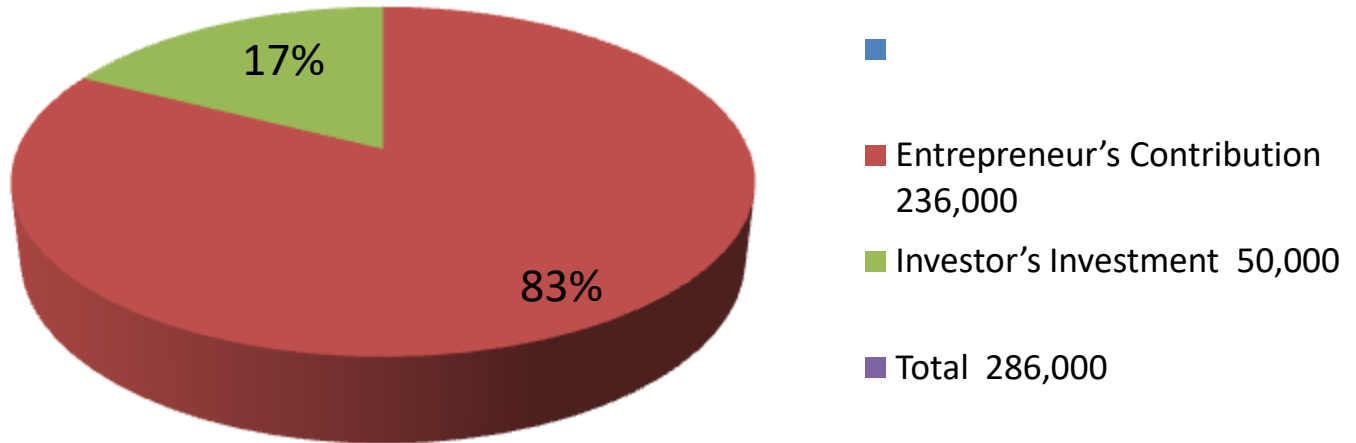
Existing Business (BDT)

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	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	150,000	300,000
Less. Fixed Expense		
Rent	49,998	99,996
Transportation	3,000	6,000
Salary (self)	30,000	60,000
Salary (staff)	24,000	48,000
Bank Charge	600	1,200
Mobile bill	1,800	3,600
Total fixed Cost (D)	109,398	218,796
Net Profit (E) [C-D]	40,602	81,204

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	236,000	0	236,000
Lies	0	40,000	40,000
Fish Feed	0	10,000	10,000
Security		-	
Total	236,000	50,000	286,000

Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	170,000	340,000	357,000	374,850
Total Sales (A)	170,000	340,000	357,000	374,850
Less. Variable Expense				
Fish feed & Medicine	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	170,000	340,000	357,000	374,850
Less. Fixed Expense				
Rent	49,998	99,996	99,996	99,996
Transportation	3,000	6,000	6,000	6,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	24,000	48,000	48,000	48,000
Bank Charge	600	1,200	1,200	1,200
Mobile bill	3,000	6,000	6,300	6,615
Total Fixed Cost	110,598	221,196	221,496	221,811
Net Profit (E) [C-D]	59,402	118,804	135,504	153,039
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,804	135,504	153,039
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	98,804	115,504
	Total Cash Inflow	168,804	234,308	268,543
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,804	214,308	248,543

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















