

Proposed NU Business Name: MAA MOSSO KAMAR



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TAHAMEDUR RAHMAN
Age	:	12/12/1998=18 years.
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother,1sister.
Address	:	Vill: Bamon sikor,P/O:Korkory P.S:paba, 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. TOHURA BEGUM.
(iii) Father's name	:	MD: HABEBOR RAHMAN
(iv) GB member's info	:	Branch: parila paba,Centre #59(Female), Member ID: 11055, Group No: 01 Member since: 2005 TO 2010. and rejoin 16-06-2015 till now(6Years)
Further Information:		First loan: BDT 10000
(v) Who pays GB loan installment	:	Existing Loan: BDT 30000, Outstanding loan: 12277
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Shop
Entrepreneur Contact No.	:	01971326930
Mother's Contact No.	:	01716439019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TOHURA BEGUM. joined Grameen Bank since 6 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA MOSSO KAMAR
Location	:	Bamon sikor.
Total Investment in BDT	:	BDT 134,000/-
Financing	:	Self BDT 84,000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	2.3300 acre
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Fish.▪The business is operating by entrepreneur. Existing no employee.▪The pond is rent.▪Agreed grace period is 3 months.

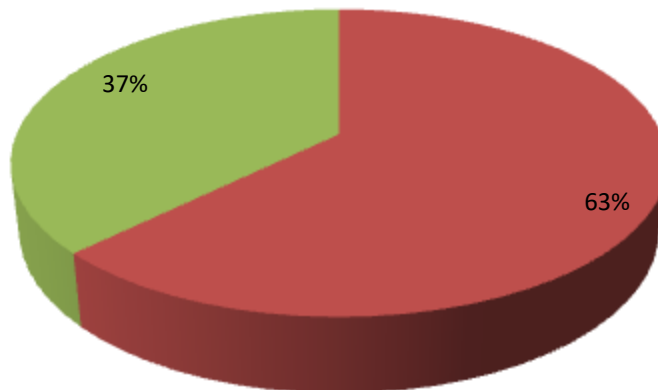
Existing Business (BDT)

Particular		3 Monthly	Yearly
Revenue (sales)			
Fish sales		150000	600000
Total Sales (A)		150000	600000
Less. Variable Expense			
Fish sales		114000	4560000
Total variable Expense (B)		114000	456000
Contribution Margin (CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent			
Electricity Bill		600	2400
Mobile Bill		600	2400
Salary (self)		15000	60000
Guard			
Transportation		900	3600
Entertainment		600	2400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		17700	70800
Net Profit (E) [C-D]		18300	73200

Investment Breakdown

Particulars	Existing	Proposed	Total
Katol fish	20000		20000
Megal fish	10000		10000
Japane fish	12000		12000
Roi fish	42000		42000
Feed of fish		30000	30000
Minnow of fish		20000	20000
Total	84000	50000	134000

Source of Finance



- Entrepreneur's Contribution 84,000
- Investor's Investment 50,000
- Total 134,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales.		180000	720000	756000	793800
Total Sales (A)		180000	720000	756000	793800
Less. Variable Expense					
Fish sales.		114000	456000	478800	502740
Total variable Expense (B)		114000	456000	478800	502740
Contribution Margin (CM) [C=(A-B)]		66000	264000	277200	291060
Less. Fixed Expense					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		600	2400	2400	2400
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment		600	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge		300	1200	1200	1200
Total Fixed Cost		18000	72000	72000	72000
Net Profit (E) [C-D]		48000	192000	205200	219060
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	192000	205200	219060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172000	357200
	Total Cash Inflow	242,000	377200	576260
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	70,000	20000	20000
3	Net Cash Surplus	172,000	357200	556260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Bamon sikor
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE