

Proposed NU Business Name: BISMILLAH MOTSO KHAMAR



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR ROUF
Age	:	21-10-1989 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Sisters
Address	:	Vill: Gonoshar Para,P.O: Hat Koromja.P.S: Sonatala Dist: Bogra.
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 Roshida Begum
(iii) Father's name	:	Md Abdullah
(iv) GB member's info	:	Branch: . Hat Koromja,SonatalaCentre # 11(Female), Member ID: 2120, Group No: 05 Member since: 19-11-2013 (04Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 2,000/-, Outstanding loan: BDT 1076/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Cloth Buisness
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-189619
Mother's Contact No.	:	01739-871899
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most ROSHIDA BEGUM joined Grameen Bank since 04 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH MOTSO KHAMAR
Location	:	Gonoshar Para, Hat Koromja, Sonatala , Bogra.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of pond	:	60 ft x 100 ft= 6000 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods;Fishes ,Such as Rui, Katla,Silver Carp,Kalbaush etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None one employee will be appointed.▪The shop is Rented▪Collects goods from Hatkoromja Bazer, Bogra▪Agreed grace period is 3 months.

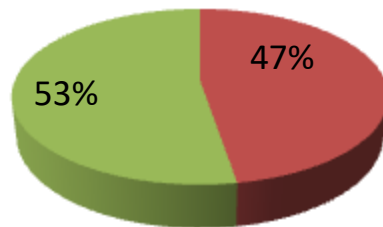
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish items	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Fish items	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,700	44,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fish	4	6000	24,000	1	50,000	50,000	74,000
feed	3	750	2,250	0	0	0	2,250
atta	2	680	1,360	0	0	0	1,360
koil	1	1280	1,280	0	0	0	1,280
Others	1	1110	1,110	1	0	0	1,110
Security	1	15000	15,000	0	0	0	15,000
Total	12	24820	45000	2	50000	50000	95000

Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 50,000
- **Total 95,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Fish items	1,600	48,000	576,000	604,800
Total Sales (A)	1,600	48,000	576,000	604,800
Less. Variable Expense				
Fish items	1,200	36,000	432,000	453,600
Total variable Expense (B)	1,200	36,000	432,000	453,600
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200
Less. Fixed Expense				
Salary (self)		5,000	60,000	60,000
Mobile Bill		300	3,600	3,600
Non cash item				
Depreciation		0	0	0
Total fixed Cost (D)		5,300	63,600	63,600
Net Profit (E) [C-D]		6,700	80,400	87,600
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	80,400	87,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		50,400
	Total Cash Inflow	130,400	138,000
2	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	50,400	108,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

