

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



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Project verified by: MD. Ahamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHITISH BARMAN
Age	:	03-03-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Single
Children	:	Null
No. of siblings:	:	3 Brother & 5 Sister
Address	:	Vill: Bokternagar P.O: Ddaudpur, P.S: Nawabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAYA RANI BARMAN
(iii) Husband's name	:	LATE ASHINI BARMAN
(iv) GB member's info	:	Branch: Sikaripara; Centre # 29 (Female), Member ID: 2436/5, Group No: 01 Member since: 01-01-1994 (05Years) First loan: BDT 6,000/-
Further Information:		Existing Loan: 20,000/- , Outstanding loan: BDT:17,800/-
(v) Who pays GB loan installment	:	Brother
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01635-439520
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya, Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI BARMAN joined Grameen Bank since 23 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA MOTSHO KHAMAR
Location	:	Kumarbarilla,Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 Bigha.
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪Fish cultivator.▪The business is operating by entrepreneur. Existing no employees.▪The pond is under leasing.▪Collects goods from Bandura.▪Agreed grace period is 3 months.

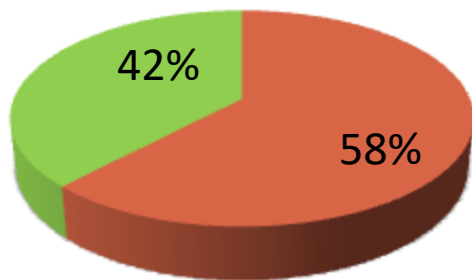
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	1,00,000	2,00,000
Total Sales (A)	1,00,000	2,00,000
Less. Variable Expense		
Feed & Medicine, Young Fish	30,000	60,000
Total variable Expense (B)	30,000	60,000
Contribution Margin (CM) [C=(A-B)]	70,000	1,40,000
Less. Fixed Expense		
Mobile Bill	1,200	2,400
Salary (self)	30,000	60,000
Transportation	6,000	12,000
Total fixed Cost (D)	37,200	74,400
Net Profit (E) [C-D]	32,800	65,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruhi	400	50	20,000	400	50	20,000	40,000
Carp	400	50	20,000	0	0	0	20,000
Mrigel	400	50	20,000	400	0	20,000	40,000
Others			10,000	0	0	10,000	20,000
Total	1200		70,000	21		50,000	1,20,000

0% Source of Finance



- Entrepreneur's Contribution's :- 70,000
- Investor Investment's :- 50,000
- Total :- 1,20,000

Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	1,50,000	3,00,000	3,15,000	3,30,750
Total Sales (A)	1,50,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense				
Fish feed & Medicine	45,000	90,000	94,500	99,225
Total variable Expense (B)	45,000	90,000	94,500	99,225
Contribution Margin (CM) [C=(A-B)]	1,05,000	2,10,000	2,20,500	2,31,525
Less. Fixed Expense				
Mobile Bill	1,800	3,600	4,000	4,000
Salary (self)	30,000	60,000	60,000	60,000
Transportation	9,000	18,000	18,000	19,000
Total Fixed Cost	40,800	81,600	82,000	83,000
Net Profit (E) [C-D]	64,200	1,28,400	1,38,500	1,48,525

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	3 rd Year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,400	138,500	1,48,525
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,08,400	2,26,900
	Total Cash Inflow	178,400	246,900	3,75,425
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

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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











FAMILY PICTURE