

**Proposed NU Business Name: MS BISMILLAH MOTSHO KHAMAR**



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Dhunat Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. BOKUL HOSSEN</b>
Age	:	13-07-1988 (29 Year)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Sister,01 Brother
Address	:	Vill: Naldanga , P.O: Alangi , P.S: Dhunat , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. BULI KHATUN</b>
(iii) Father's name	:	<b>MD. POLAN MIA</b>
(iv) GB member's info	:	Branch:Alangi , Centre # 18 (Female), Member ID:6645,Group No: 13 Member since:16 / 03 /2001 ( 16 Years) First loan: BDT 4000 /- Existing Loan: BDT 40,000 /- Outstanding loan: BDT 30000 /-
Further Information:		
(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	:	12 years experience in running business. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-107847
Family's Contact No.	:	01707-449182
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BULI KHATUN** joined Grameen Bank since 16 years ago. At first she took BDT 4000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	: <b>MS BISMILLAH MOTSHO KHAMAR</b>
Location	:	Naldanga, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 300000 /-
Financing	:	Self BDT 250000 /- (from existing business) 83 % Required Investment BDT 50000 /- (as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	3.5 Bigha
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Fish Sales .</li><li>▪Average 30 % gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund 01labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

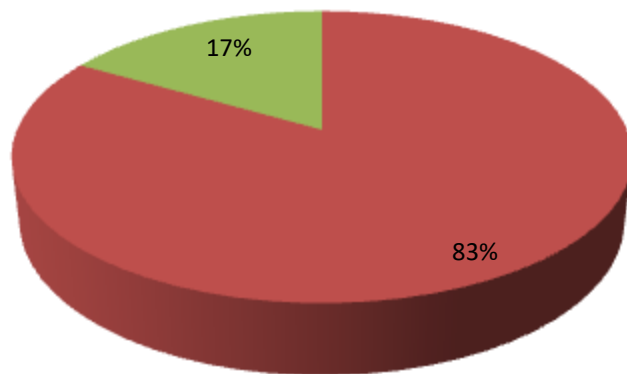
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish Sales	1,667	50,010	600,120
<b>Total Sales (A)</b>	<b>1,667</b>	<b>50,010</b>	<b>600,120</b>
<b>Less. Variable Expense</b>			
Cost	1,167	35,010	420,120
<b>Total variable Expense (B)</b>	<b>1,167</b>	<b>35,010</b>	<b>420,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		-	0
Transportation		400	4,800
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>9,900</b>	<b>118,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Grass Cup	87	165	14,355	15000	1	15,000	29,355
Rui	55	145	7,975	50000	0	20,000	27,975
Silver	20	100	2,000	15000	1	15,000	17,000
Hungary Japani	65	180	11,700	0	0	0	11,700
Vata	220	135	29,700	0	0	0	29,700
Puti	10	150	1,500	0	0	0	1,500
Telapia	5000	1	5,000	0	0	0	5,000
Renu	1	7770	7,770	0	0	0	7,770
Feed	1	70000	70,000	0	0	0	70,000
Security	1	90000	90,000	0	0	0	90,000
others	0	0	10000	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>290,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Fish sales	2,333	69,990	839,880	881,874	925,968
<b>Total Sales (A)</b>	<b>2,333</b>	<b>69,990</b>	<b>839,880</b>	<b>881,874</b>	<b>925,968</b>
<b>Less. Variable Expense</b>					
Product cost	1,633	48,990	587,880	617,274	648,138
<b>Total variable Expense (B)</b>	<b>1,633</b>	<b>48,990</b>	<b>587,880</b>	<b>617,274</b>	<b>648,138</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
House rant		-	0	0	0
Electricity Bill		-	0	0	0
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>9,900</b>	<b>118,800</b>	<b>118,800</b>	<b>118,800</b>
<b>Net Profit (E) [C-D]</b>		<b>11,100</b>	<b>133,200</b>	<b>145,800</b>	<b>159,030</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,200	145,800	159,030
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,200	239,000
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>259,000</b>	<b>398,030</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>113,200</b>	<b>239,000</b>	<b>378,030</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Naldanga, P.S: Alangi ,  
Dist: Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

