

Proposed NU Business Name: **BABUL MOTSO CHAS**

Project identification and prepared by: Md. Shahidul Islam
Bagha Unit, Rajshahi

Project verified by: MD. Ibadut



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABUL SARKAR
Age	:	30-10-1991(26Years)
Education, till to date	:	Five Pass
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	05 Brothers & 03 Sisters
Address	:	Vill:Khudicoygoti,P.O: Berilabari, P.S: Bagha, 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	:	MOST. NURNAHER BEGUM
(iii) Father's name	:	MD. RAFIKUL ISLAM
(iv) GB member's info	:	Branch:Hijol palli, Centre # 59/m(Female), Member ID: 4361/2Group No: 01 Member since: -15-07-2008 to 21-07-2013new 17-07-2017(05years)
Further Information:		First loan: BDT -5,000
	:	Existing Loan: , 10,000 Outstanding loan: -9,560
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Mangoes
Entrepreneur Contact No.	:	01751-481928
Father's Contact No.	:	01771-769594
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NURNAHER BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

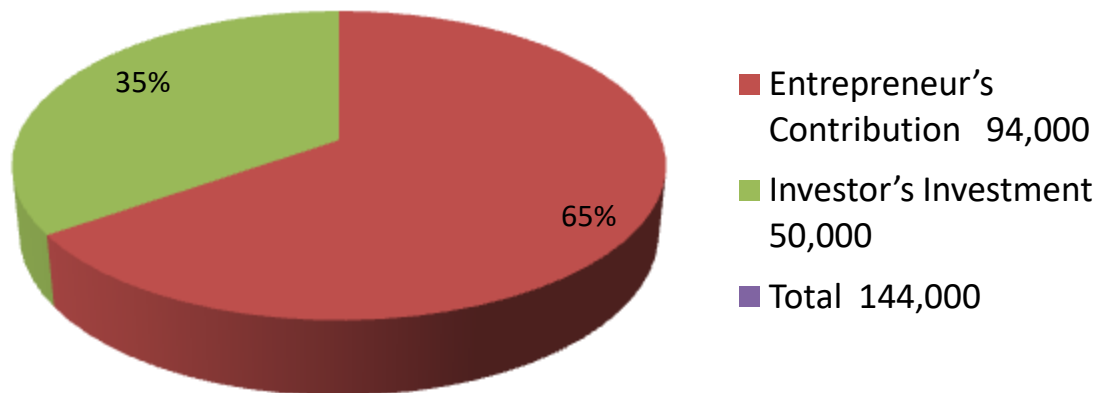
Business Name	:	BABUL MOTSO CHAS
Location	:	Chandipur Bazar, Rajshahi
Total Investment in BDT	:	BDT1,44,000/-
Financing	:	Self BDT-94,000/-(from existing business) 65% Required Investment BDT 50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	2.00 Acr.
Security of the pond	:	
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 no employee.▪The pond is Rent .▪Collects fish from puthia & Rajshahi.▪Agreed grace period is 3 months

Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish(180 kg*150)=27,000	162,000	324,000
Total Sales (A)	162,000	324,000
Less. Variable Expense		
Fish	162,000	324,000
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	162,000	324,000
Less. Fixed Expense		
Food	60,000	120,000
Electricity Bill	12,000	24,000
Transportation	12,000	24,000
Salary (self)	24,000	48,000
Salary (staff)	18,000	36,000
Entertainment	0	0
Guard	0	0
Mobile bill	1200	2,400
Bank charge	600	1,200
Total fixed Cost (D)	1,27,800	2,55,600

Silver Carp (600x30)	18,000	9000	27,000
Mrigul (250x30)	7,500	0	7,500
Breeding Fish(200*40)	8,000	4,000	12,000
Minar crap(200*100)	20,000	5,000	25,000
Glass crap(20*120)	2400	0	
		0	
Food & Medicine		16,000	16,000
Security of Pond		0	
Total	94,000	50,000	1,44,000

Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish(200kg*150)=30,000	180,000	360,000	378,000	396,900
Total Sales (A)	180,000	360,000	378,000	396,900
Less. Variable Expense				
Fish feed & Medicine	180,000	360,000	378,000	396,900
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	180,000	360,000	378,000	396,900
Less. Fixed Expense				
Food	60,000	120,000	125,000	127,000
Electricity Bill	12,000	24,000	25,000	26,000
Transportation	12,000	24,000	25,000	26,000
Salary (self)	24,000	48,000	48,000	48,000
Salary (staff)	18,000	36,000	36,000	37,000
Entertainment	0	0	0	0
Guard	0	0	0	0
Mobile bill	1200	2400	2500	2500
Bank charge	600	1,200	1,300	1,400
Total Fixed Cost	1,27,800	2,55,600	2,62,800	2,67,900
Net Profit (E) [C-D]	52,200	1,04,400	1,15,200	1,29,000

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	1,04400	1,15,200	1,29,000
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	84,400	1,79,600
	Total Cash Inflow	1,54,400	1,99,600	308,600
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	84,400	1,79,600	288,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১নং বাজুবাঘা ইউনিয়ন পরিষদ

উপজেলাঃ বাঘা, জেলাঃ রাজশাহী।

অর্থ বছর ২০২১-২০২১



ডেড লাইসেন্স

তারিখঃ ২৬/০৭/১৭

লাইসেন্স নম্বর - ১৭

প্রতিষ্ঠানের নামঃ ০৯৫

লাইসেন্সধারীর নামঃ

পিতা/স্বামীর নামঃ

ঠিকানাঃ

পেশা/ব্যবসার ধরণঃ

হাবুন সিসম চক

শ্রীঃ রাজুবাঘা

শ্রীঃ হুমায়ুন ইমরাত

১নং - হুমায়ুন চক, গা-নং, বাজুবাঘা

১৫৭/১০

এই লাইসেন্সের মেয়াদ ৩০ জুন ২০২১ পর্যন্ত।

লাইসেন্স ফি	০২০০/-
ভ্যাট	+৬০
মোট	০২৬০/-

কথায়ঃ ২৬০৬ টাকা মাত্র

তারিখঃ ২৬/৭/১৭

স্বাক্ষর
১৭
সেতার
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