

## Proposed NU Business Name: MOSSO KHAMAR.



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

Project verified by: Mst.Lailatun.



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

Name	:	<b>MD.FIROZ ALI.</b>
Age	:	01/11/1999(18 Years)
Education, till to date	:	Class-Viii.
Marital status	:	Unmarried.
Children	:	N/A.
No. of siblings:	:	1 Sister.
Address	:	Vill: Koyra, P.O: Hatgodagari, 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	:	<b>MST.SAHANARA BEGUM.</b>
(iii) Father's name	:	<b>MD.SORAB ALI.</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 38(Female), Member ID: 8622/1, Group No: 08. Member since:24/12/2008 To Running.( 9 Years ) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 35,000. Outstanding loan:31140.
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733289866.
Mother's Contact No.	:	01955104503.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.SAHANARA BEGUM.** joined Grameen Bank since 9 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

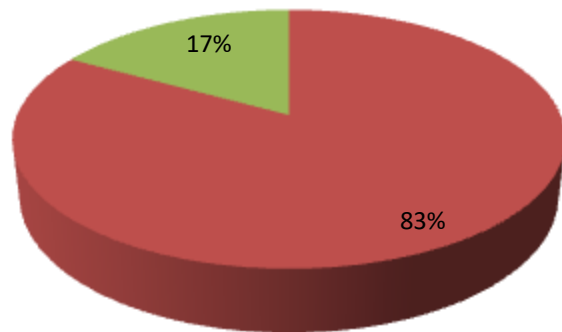
Business Name	:	<b>MOSSO KHAMAR</b>
Location	:	Koyra.
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 245,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity)17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 Acores.
Security of the shop	:	660,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Fish.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish sales	3,333	99,990	1,199,880
Total Sales (A)	3,333	99,990	1,199,880
Less. Variable Expense			
Product cost	2,667	80,010	960,120
Total variable Expense (B)	2,667	80,010	960,120
Contribution Margin (CM) [C=(A-B)]	666	19,980	239,760
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		13,980	167,760

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui fish	300	200	60,000				110,000
Katol fish	200	200	40,000				40,000
Japani fish	300	150	45,000				45,000
Migal fish	200	200	40,000				40,000
Silver fish	400	150	60,000				60,000
Fish feed	0		245,000	0	50,000	50,000	295,000
Total	0		245,000	0	50,000	50,000	295,000



■ Entrepreneur's Contribution 245,000

■ Investor's Investment 50,000

■ Total 295,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Product cost	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		18,000	216,000	230,400	245,520
Investment Payback			20,000	20,000	20,000



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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	216,000	230,400	245,520
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		196,000	406,400
	<b>Total Cash Inflow</b>	<b>216,000</b>	<b>426,400</b>	<b>651,920</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	0	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>20,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>196,000</b>	<b>406,400</b>	<b>631,920</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Koyra,Pava,Rajshahi.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

