



Proposed NU Business Name : **Altab Modso Khamar**

Business Category

: **Fisheries & Animal Husbandry ,
Fisheries**



Business Proposal Identified & Prepared by : **Kabir Raksum, Unit Incharge Taherpur ,
Rajshahi,Zone 01.**

Business Proposal Verified by : **Kabir Raksum**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Altab Hossain Vill: Cheukhali, Union: Goalkandi, District: Rajshahi
Age	: 34 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers and 2 (Two) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst. Moyjan bewoa
(iii) Father's name	: Late Md.Somser
(iv) GB member's info	: Branch: Hamir Kutcha Bagmara, Putia, Centre # 15 Loan no.: 2495/3, Member since 02 December 2012 Existing loan: Tk. 3,000 Outstanding loan: Tk. 1,680
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 4 (Four) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01759259696, 01763121741
NU's NID/Birth Certificate No.	:	8111237179259
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Moyjan bewoa is a GB member since 02 December 2012, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Altab Modso Khamar</i>
Address/ Location	:	chewkhali, bagmara, rajshahi
Total Investment Required in BDT	:	Tk. 188,000
Financing	:	Self Tk. 138,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 40%
(ii) Estimated % of proposed gross profit margin	:	From Product 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	40,000	1,200,000	14,400,000
Total Sales/commission (A)	40,000	1,200,000	14,400,000
Less: Cost of Sales			
Cost of Product(s)	24,000	720,000	8,640,000
Total Cost of Sales and Services (B)	24,000	720,000	8,640,000
Gross Profit (C) [C=(A-B)]	16,000	480,000	5,760,000
Less: Operating Cost			
Mobile Bill		300	3,600
Food Cost		5,000	60,000
Present salary (Entrepreneur)		5,000	60,000
Transport costs		1,000	12,000
Non Cash Item			
Deprecation Expenses		115	1,380
Total Operating Cost (D)		11,415	136,980
Net Profit (C-D)		468,585	5,623,020

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Machinaries (Different Types of Fish etc.)	Investment in Machinaries (Different Types of Fish etc.)	138,000	50,000	188,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		138,000	50,000	188,000

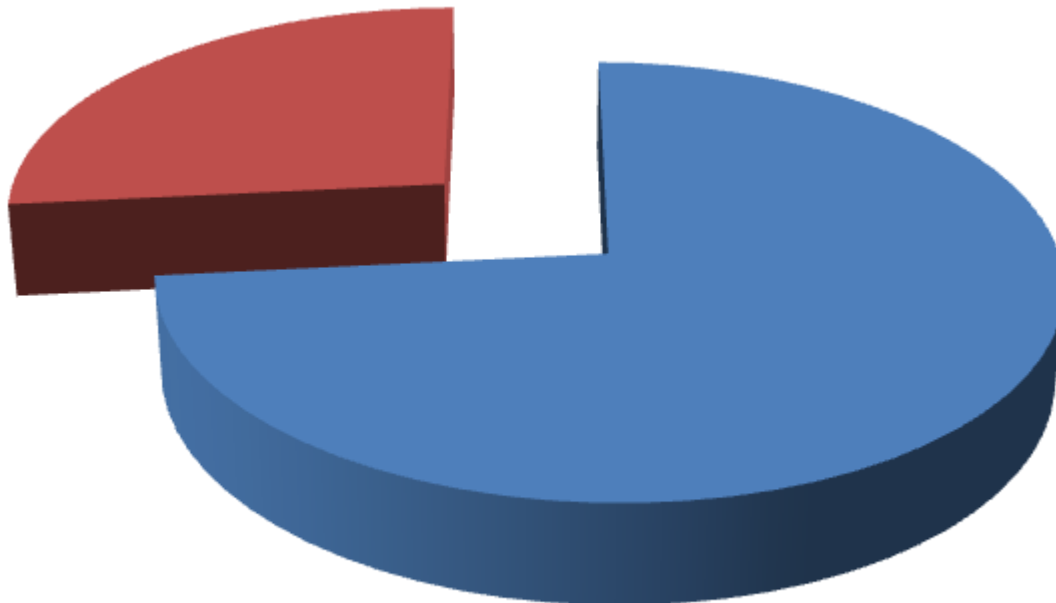
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 138,000 (73%)

■ GSSB's Investment BDT 50,000 (27%)

■ Total Capital BDT 188,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	1,444	43,320	519,840	1,588	47,640	571,680	1,747	52,410	628,920
Total Sales/commission (A)	1,444	43,320	519,840	1,588	47,640	571,680	1,747	52,410	628,920
Less: Cost of Sales									
Estimated cost of Product(s)	867	26,010	312,120	954	28,620	343,440	1,049	31,470	377,640
Est. Total Cost of Sales and Services (B)	867	26,010	312,120	954	28,620	343,440	1,049	31,470	377,640
Gross Profit (C) [C=(A-B)]	577	17,310	207,720	634	19,020	228,240	698	20,940	251,280
Less: Operating Cost									
Mobile Bill		300	3,600		330	3,960		363	4,356
Food Cost		6,000	72,000		6,600	79,200		7,260	87,120
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Transport costs		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		303	2,727		303	3,636		303	3,637
Non Cash Item									
Depriciation Expenses		157	1,880		157	1,880		157	1,884
Total Operating Cost (D)		12,260	146,207		13,440	161,276		14,738	176,857
Net Profit (C-D)		5,050	61,513		5,580	66,964		6,202	74,423
Retained Income			61,513			128,477			202,900

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	64240	70744	78146
1.3	Depreciation Expense	1880	1880	1884
1.4	Opening Balance of Cash Surplus	0	49758	100566
	Total Cash Inflow	116120	122382	180596
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	16362	21816	21822
	Total Cash Outflow	66362	21816	21822
3.0	Total Cash Surplus	49758	100566	158774

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures

প্রস্তাবিত নবীন

স্বের নাম: আলতাভ হুসেইন হাম্মার-

ঠেঁর নাম: তাহেরপুর, রাঙাকাছা-

তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

মা: আলতাভ হোমেন

৩৩ বছর

জন্ম তারিখ: ০৩-০২-১৯

গত যোগ্যতা: স্ব

স্বাক্ষরিত





