

**Proposed NU Business Name: ADORI MOTSO KHAMAR**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>ADORI KHATUN</b>
Age	:	02-06-1994 (21 Years)
Education, till to date	:	CLASS 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Khamarmaria, P.O: Satbaria, P.S: Puthiya, 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. CHOMPA BEGUM</b>
(iii) Father's name	:	<b>MD. ANISUR RAHMAN</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 1 (Female), Member ID: 1015/5, Group No: 02 Member since: 05-07-2012(4Years) First loan: BDT -15000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	02 years experience in running business. She has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774362905
Mother's Contact No.	:	01739542124
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. CHOMPA BEGUM** joined Grameen Bank since 4 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ADORI MOTSO KHAMAR</b>
Location	:	Khamarbaria, puthia, Rajshahi
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
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; Ruhi fish, Carp fish, Mrigel fish etc.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The pond is under leasing.</li><li>▪Agreed grace period is 3 months.</li></ul>

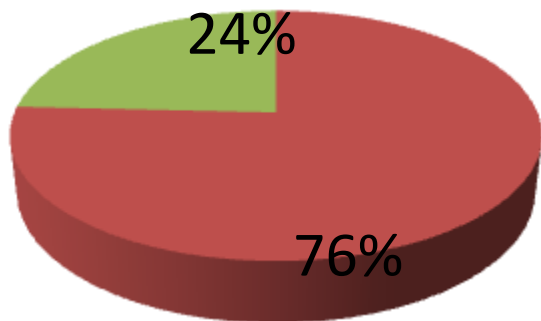
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	148,000	296,000
<b>Total Sales (A)</b>	<b>148,000</b>	<b>296,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	55,000	110,000
<b>Total variable Expense (B)</b>	<b>55,000</b>	<b>110,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>93,000</b>	<b>186,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	1,800	3,600
Salary (self)	30,000	60,000
Transportation	6,000	12,000
<b>Total fixed Cost (D)</b>	<b>37,800</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>	<b>55,200</b>	<b>110,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Carp Fish (130 x400)	52,000	0	52,000
Silver Carp (100 x150)	15,000	0	15,000
Ruhi Fish (300 x 250)	75,000	0	75,000
Mrigel Fish (500 x 100)	50,000	0	50,000
Japani Fish (50 x100)	5,000	0	5,000
Kal baous (353 x150)	53,000	0	53,000
Lease Payment	0	30,000	30,000
Feed	0	30,000	30,000
Medicine	0	10,000	10,000
Irrigation	0	10,000	10,000
<b>Total</b>	<b>250,000</b>	<b>80,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 80,000
- Total 330,000

## Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Fish	200,000	400,000	420,000
<b>Total Sales (A)</b>	<b>200,000</b>	<b>400,000</b>	<b>420,000</b>
<b>Less. Variable Expense</b>			
Fish feed & Medicine	67,000	134,000	140,700
<b>Total variable Expense (B)</b>	<b>67,000</b>	<b>134,000</b>	<b>140,700</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>133,000</b>	<b>266,000</b>	<b>279,300</b>
<b>Less. Fixed Expense</b>			
Mobile Bill	2,400	4,800	5,500
Salary (self)	30,000	60,000	60,000
Transportation	9,000	18,000	20,000
<b>Total Fixed Cost</b>	<b>41,400</b>	<b>82,800</b>	<b>85,500</b>
<b>Net Profit (E) [C-D]</b>	<b>91,600</b>	<b>183,200</b>	<b>193,800</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	183,200	193,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		135,200
	<b>Total Cash Inflow</b>	<b>263,200</b>	<b>329,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>135,200</b>	<b>281,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures

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# FAMILY PICTURE

