

Proposed NU Business Name: **GOURAV MOTSHO KHAMAR**



Project identification and prepared by: Md Shahajamal Sirajee,
Puthiya Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE GOPESH CHANDRA HALDER
Age	:	08-10-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brother & 3 Sister
Address	:	Vill: Boroipara P.O: Puthiya, 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	:	SHIBU RANI HALDER
(iii) Husband's name	:	LATE. BHIRENDRA NATH HALDER
(iv) GB member's info	:	Branch: Puthiya; Centre # 20 (Female), Member ID: 2173, Group No: 08 Member since: 05-02-1998 (17Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: 30,000/- , Outstanding loan: BDT 18,320/-
(v) Who pays GB loan installment	:	Brother
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-663149
Family's Contact No.	:	01722-889121
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya, Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIBU RANI HALDER joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GOURAV MOTSHO KHAMAR
Location	:	West Modupara, Rajshahi
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 130,000/-(from existing business) 62% Required Investment BDT 80,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 Bigha.
Security of the shop	:	BDT 4,60,000/-
Implementation	:	<ul style="list-style-type: none">▪ Fish cultivator.▪ The business is operating by entrepreneur. Existing 1 employees.▪ The pond is under leasing.▪ Collects goods from Puthiya.▪ Agreed grace period is 3 months.

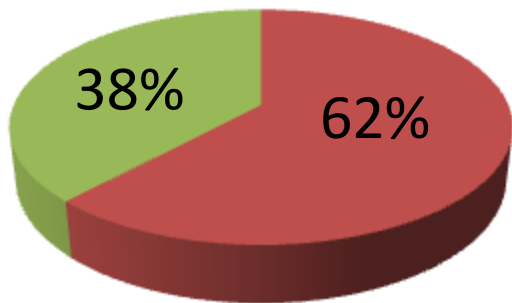
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	132,000	264,000
Total Sales (A)	132,000	264,000
Less. Variable Expense		
Feed & Medicine, Young Fish	40,000	80,000
Total variable Expense (B)	40,000	80,000
Contribution Margin (CM) [C=(A-B)]	92,000	184,000
Less. Fixed Expense		
Mobile Bill	1,800	3,600
Salary (self)	30,000	60,000
Salary (staff)	24,000	48,000
Transportation	6,000	12,000
Total fixed Cost (D)	61,800	123,600
Net Profit (E) [C-D]	30,200	60,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruhi	1000	30	30,000	0	0	0	30,000
Carp	200	140	28,000	0	0	0	28,000
Mrigel	700	50	35,000	0	0	0	35,000
Japani	200	50	10,000	0	0	0	10,000
Briget	150	60	9,000	0	0	0	9,000
Silver	450	40	18,000	0	0	0	18,000
Lease Payment	0	0	0	1	40000	40,000	40,000
Fish Feed	0	0	0	10	2000	20,000	20,000
Insects	0	0	0	10	2000	20,000	20,000
Total	2700		130,000	21		80,000	210,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	195,000	390,000	409,500
Total Sales (A)	195,000	390,000	409,500
Less. Variable Expense			
Fish feed & Medicine	60,000	120,000	126,000
Total variable Expense (B)	60,000	120,000	126,000
Contribution Margin (CM) [C=(A-B)]	135,000	270,000	283,500
Less. Fixed Expense			
Mobile Bill	1,800	3,600	4,000
Salary (self)	30,000	60,000	60,000
Salary (staff)	24,000	48,000	48,000
Transportation	6,000	12,000	14,000
Lease Payment	15,000	30,000	10,000
Total Fixed Cost	76,800	153,600	136,000
Net Profit (E) [C-D]	58,200	116,400	147,500
Investment Payback		48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	116,400	147,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,400
	Total Cash Inflow	196,400	215,900
2	Cash Outflow		
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
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	68,400	167,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures











FAMILY PICTURE

