

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



Project identification and prepared by: Md. LOOKMAN HAKIM ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHORSHED ALOM
Age	:	09-01-1986 (30 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	03 Doughter
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Gobindo Para , P.O:Pashuria , P.S: Bagmara , 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. MORIOM BIBI
(iii) Father's name	:	MD.ABUL HOSSEN
(iv) GB member's info	:	Branch: Godagari, Centre 37 (Female), Member ID: 7912/2, Group No: 05 Member since: 07-07-2011 (5Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 35000, Outstanding loan: 24,220/=
(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	:	5 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.	:	01714-657366
Mother's Contact No.	:	01723-117190
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MORIOM BIBI joined Grameen Bank since 5 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	:	CHADNI MOTSHO KHAMAR
Location	:	Gobindopara,Pashuria,Bagmara ,Rajshahi
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	3 akor
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Naogaon.▪Agreed grace period is 3 months.

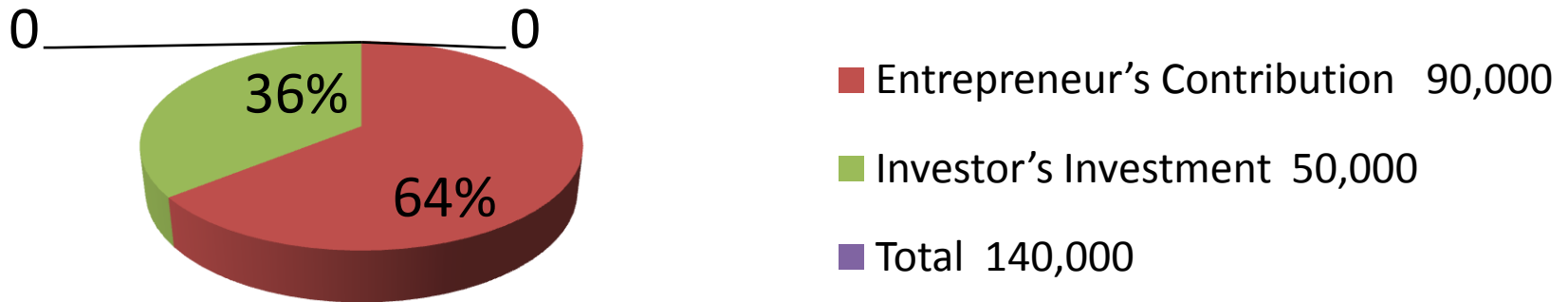
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Item		50,000	6,00,000
Total Sales (A)		50,000	6,00,000
Less. Variable Expense			
Fish Item		20,000	2,40,000
Total variable Expense (B)		20,000	2,40,000
Contribution Margin (CM) [C=(A-B)]		30,000	3,60,000
Less. Fixed Expense			
Rent		10,000	1,20,000
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Guard			
Transportation		500	6,000
Entertainment			
Food		7,000	84,000
Bank service Charge			
Total fixed Cost (D)		20,700	2,48,400
Net Profit (E) [C-D]		9,300	1,11,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Katla Fish	200	100	20,000	100	100	10,000	30,000
SilverFish	1000	20	20,000	1000	20	20,000	40,000
Rui Fish	667	45	30,000	444	45	20,000	50,000
Mrigel	570	35	20,000				20,000
Total	2437		90,000	1544		50,000	1,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Fish Item		70,000	8,40,000	8,82,000
Total Sales (A)		70,000	8,40,000	8,82,000
Less. Variable Expense				
Fish Item		28,000	3,36,000	3,52,800
Total variable Expense (B)		28,000	3,36,000	3,52,800
Contribution Margin (CM) [C=(A-B)]		42,000	5,04,000	5,50,200
Less. Fixed Expense				
Rent		10,000	1,20,000	1,20,000
Electricity Bill				
Mobile Bill		500	6,000	6,500
Salary (self)		3,000	36,000	36,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	7,000
Salary (staff)				
Food		8,000	96,000	1,00,000
Bank service Charge		100	1,200	1,200
Total Fixed Cost		23,100	2,77,200	2,90,700
Net Profit (E) [C-D]		18,900	2,26,800	2,59,500
Investment Payback			30000	30000

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	50,000	
1.2	Net Profit	2,26,800	2,59,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,96,800
	Total Cash Inflow	2,76,800	4,56,300
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)	30,000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	1,96,800	4,26,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

