

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



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAIHAN ALI
Age	:	02-11-1992 (24Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	5 Brother & 2 Sisters
Address	:	Vill: Baludiar P.O: Sholuya , P.S: Carghat , 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	:	MST. KULSON BEGOM
(iii) Father's name	:	Date. HAMIDUR RAHMAN
(iv) GB member's info	:	Branch: Nimpara , Carghat Centre # 35(Female), Member ID: 8823/1, Group No: 10 Member since: -09 years First loan: BDT -4,000
Further Information:		Existing Loan: 6,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01751-001317
Brother's Contact No.	:	01775-882923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KULSON BEGOM joined Grameen Bank since 09 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAIHAN MOTSO KHAMAR
Location	:	Puravita , Nondongasi ,Carghat , Rajshahi .
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 biga
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪The business is operating by entrepreneur. Existing 1 employee.▪The pond is rented .▪Collects fish from Baneswar .▪Agreed grace period is 3 months

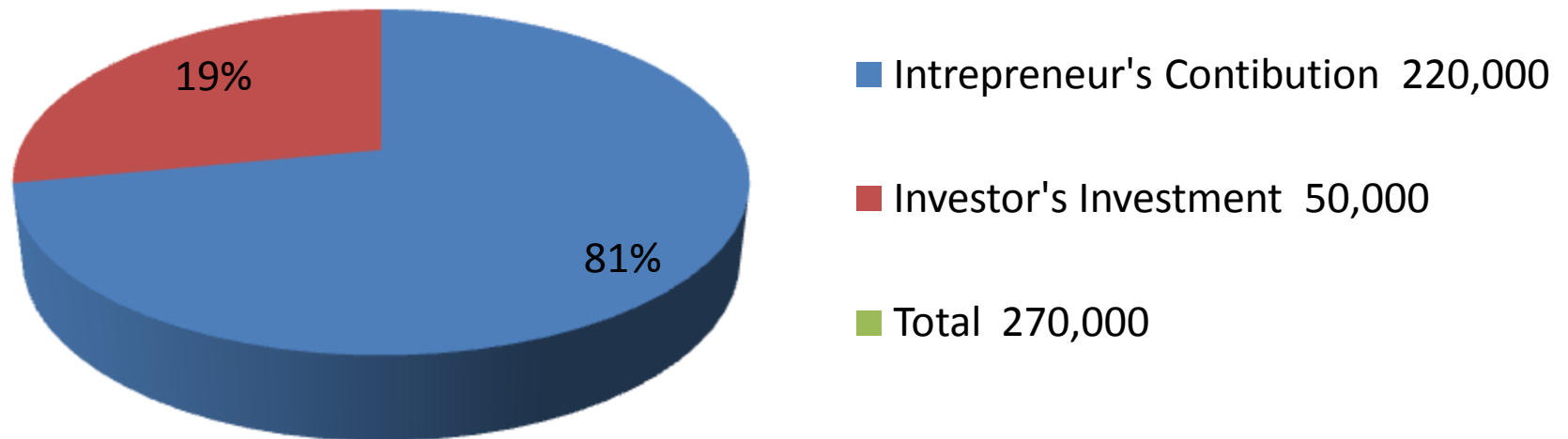
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	120,000	240,000
Total Sales (A)	120,000	240,000
Less. Variable Expense		
Feed & Medicine, Young Fish	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	120,000	240,000
Less. Fixed Expense		
Rent	10,002	20,004
Electricity bill	-	-
Transportation	6,000	12,000
Salary (self)	30,000	60,000
Salary (staff)	24,000	48,000
Feed & Medicine	18,000	36,000
Mobile bill	1,800	3,600
Bank charge	600	1,200
Total fixed Cost (D)	90,402	180,804
Net Profit (E) [C-D]	29,598	59,196

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	200,000	0	200,000
Lease	0	40,000	40,000
Fish Feed	0	10,000	10,000
Security	20,000	-	20,000
Total	220,000	50,000	270,000

Source of Finance



Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Fish	150,000	300,000	315,000	330,750
Total Sales (A)	150,000	300,000	315,000	330,750
Less. Variable Expense				
Fish feed & Medicine	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	150,000	300,000	315,000	330,750
Less. Fixed Expense				
Rent	10,002	20,004	20,004	20,004
Transportation	6,000	12,000	12,000	12,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	24,000	48,000	48,000	48,000
Feed & Medicine	24,000	48,000	50,400	52,920
Mobile bill	1,800	3,600	3,600	3,600
Bank charge	600	1,200	1,200	1,200
Total Fixed Cost	96,402	192,804	195,204	197,724
Net Profit (E) [C-D]	53,598	107,196	119,796	133,026
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107,196	119,796	133,026
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	87,196	99,796
	Total Cash Inflow	157,196	206,992	232,822
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	87,196	186,992	212,822

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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









