

Proposed NU Business Name: MAYER DUA GORU PALON O MOTSHO KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL ISLAM KHAN
Age	:	18-04-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brother
Address	:	Vill: Boro Choyghati, P.O: Bagha, P.S: Bagha, 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. AMBIA BEGUM
(iii) Father's name	:	MD ABUL KASHEM KHAN
(iv) GB member's info	:	Branch: Monigram Bagha, Centre # 30 (Female), Member ID: 7065/3, Group No: 08 Member since: 15-07-1990 to 2014 and new 1-7-16 (26 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 16,000/-, Outstanding loan: 7,608/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-254151
Family's Contact No.	:	01796-855520
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMBIA BEGUM joined Grameen Bank since 26 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	:	MAYER DUA GORU PALON O MOTSHO KHAMAR
Location	:	Boro Choy ghat, Bagha, Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 10 ft = 60 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow in his farm. Also has a fish cultivation business. Average daily milk production is 8 liter & milk price is BDT 50.▪The business is operating by entrepreneur himself. Existing no employee.▪The farm and pond is owned.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

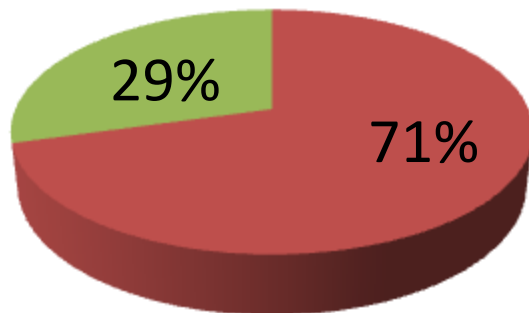
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 8 x 50	400	12,000	144,000
fish		10,000	120,000
Total Sales (A)	400	22,000	264,000
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Feed & Medicine		3,000	36,000
Total variable Expense (B)	120	6,600	79,200
Contribution Margin (CM) [C=(A-B)]	280	15,400	184,800
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		100	1,200
Transportation		1,000	12,000
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		9,100	109,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40000	80,000	1	30000	30,000	110,000
Silver carp	100	100	10,000	0	0	0	10,000
Ruhi fish	100	140	14,000	0	0	0	14,000
Mrigel	50	130	6,500	0	0	0	6,500
Carp	30	150	4,500	0	0	0	4,500
Others fish	50	100	5,000	0	0	0	5,000
Fish feed	0	0	0	10	2000	20,000	20,000
Total	332		120,000	11		50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			30,000	30,000	30,000
Fish		10,000	30,001	30,001	30,001
Total Sales (A)	650	29,500	294,001	305,701	317,986
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Feed & Medicine		3,000	36,000	37,800	39,690
Total variable Expense (B)	200	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	450	20,500	186,001	192,301	198,916
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		100	1,200	1,500	1,800
Transportation		1,200	14,400	16,500	18,500
Total Fixed Cost		6,600	79,200	82,000	84,800
Net Profit (E) [C-D]		13,900	106,801	110,301	114,116
Investment Payback			20,000	20,000	20,000

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

0	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,801	110,301	114,116
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		86,801	177,102
	Total Cash Inflow	156,801	197,102	291,218
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	86,801	177,102	271,218

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 farm and pond;
Regular customers;

THREATS

Theft
Political unrest

Pictures





FAMILY PICTURE

