

Proposed NU Business Name: **MUNZUR 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>MD. MUNZUR RAHMAN</b>
Age	:	05-07-1998 (19 Years )
Education, till to date	:	Honors Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Gobindonogor ,P.O: Dhopapara, P.S: Puthai , 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. MONOYARA BEGOM</b>
(iii) Father's name	:	<b>MD. MOSTOFA</b>
(iv) GB member's info	:	Branch: Zeupara , Puthai, Centre # 30 (Female), Member ID: 3437/3, Group No: 01 Member since: -09 years First loan: BDT -7,000
Further Information:		Existing Loan: 6,000 Outstanding loan: 3,888
(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..	:	

## ***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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01773-534877
Father's Contact No.	:	01742-337380
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONOYARA BEGOM** joined Grameen Bank since 09 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUNZUR MOTSO KHAMAR</b>
Location	:	Gobindonogor ,Dhopapara ,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 198,000/-
Financing	:	Self BDT 148,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	02 biga
Security of the shop	:	BDT 90,000
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The pond is Under lies .</li><li>▪Collects fish from Baneswar.r</li><li>▪Agreed grace period is 3 months.</li></ul>

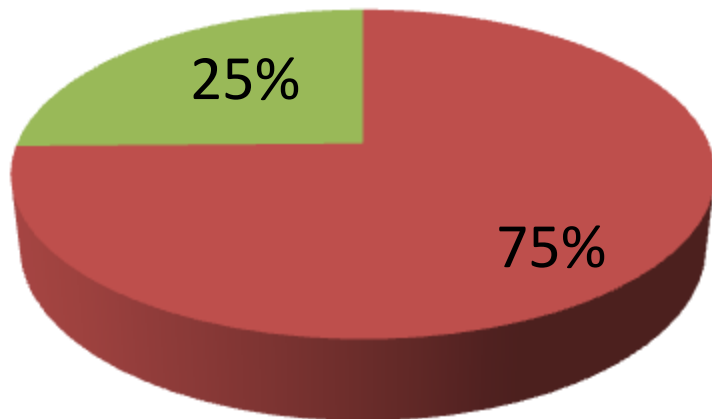
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	80,000	160,000
<b>Total Sales (A)</b>	<b>80,000</b>	<b>160,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>80,000</b>	<b>160,000</b>
<b>Less. Fixed Expense</b>		
Rent	7,500	15,000
Transportation	3,000	6,000
Salary (self)	30,000	60,000
Salary (staff)	-	-
Feed & Medicine	12,000	24,000
Bank charge	600	1,200
Mobile bill	1,200	2,400
<b>Total fixed Cost (D)</b>	<b>54,300</b>	<b>108,600</b>
<b>Net Profit (E) [C-D]</b>	<b>25,700</b>	<b>51,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	58,000	0	58,000
Lies	0	40,000	40,000
Fish Feed	0	10,000	10,000
Security	90,000	-	90,000
<b>Total</b>	<b>148,000</b>	<b>50,000</b>	<b>198,000</b>

## Source of Finance



- Entrepreneur's Contribution 148,000
- Investor's Investment 50,000
- Total 198,000

<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Half Yearly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>				
Fish	100,000	200,000	210,000	220,500
<b>Total Sales (A)</b>	<b>100,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Variable Expense</b>				
Fish feed & Medicine	-	-	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>100,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Fixed Expense</b>				
Rent	7,500	15,000	15,000	15,000
Transportation	3,000	6,000	6,000	6,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	-	-	-	-
Feed & Medicine	18,000	36,000	37,800	39,690
Bank charge	600	1,200	1,200	1,200
Mobile bill	1,200	2,400	2,400	2,400
<b>Total Fixed Cost</b>	<b>60,300</b>	<b>120,600</b>	<b>122,400</b>	<b>124,290</b>
<b>Net Profit (E) [C-D]</b>	<b>39,700</b>	<b>79,400</b>	<b>87,600</b>	<b>96,210</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,400	87,600	96,210
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	59,400	67,600
	<b>Total Cash Inflow</b>	<b>129,400</b>	<b>147,000</b>	<b>163,810</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,400</b>	<b>127,000</b>	<b>143,810</b>

# SWOT ANALYSIS

## **S**TRENGTH

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