

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



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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDULLA AL MAMUN
Age	:	01/12/1983(33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother, 2 Sisters
Address	:	Vill: aloksotro, P.O, Damkura P.S: Poba, 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: ASURA BEGUM
(iii) Father's name	:	MD.ABDUL HAMID
(iv) GB member's info	:	Branch: Damkura Paba, Centre # 20(Female), Member ID: 1925/3, Group No: 03 Member since:25/02/13 (5Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 38220/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	3 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.	:	01713-860925
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: ASURA BEGUM 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 for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ONUVA MOTSO KHAMAR
Location	:	Polasbari ,
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 BEGA
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund no employee will be appointed.▪The shop is rent.▪Collects goods from Damkora hat.▪Agreed grace period is 3 months.

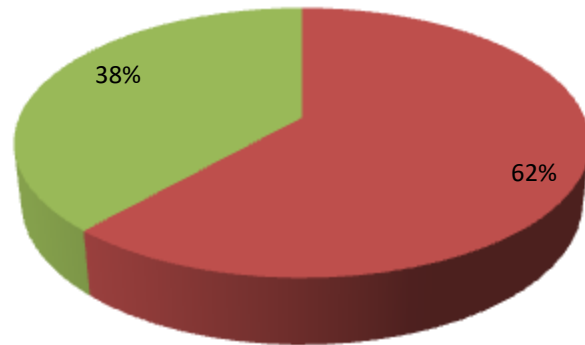
Existing Business (BDT)

Particular	Daily	6 Monthly	Yearly
Revenue (sales)			
fish	0	120,000	240000
Total Sales (A)	0	120,000	240000
Less. Variable Expense	0		
Fish food	0	60,000	120000
Total variable Expense (B)	0	60,000	120000
Contribution Margin (CM) [C=(A-B)]	0	60,000	120000
Less. Fixed Expense			
Rent			0
Electricity Bill		0	0
Mobile Bill		1800	3,600
Salary (self)		30000	60,000
Guard			
Transportation		1800	3600
Entertainment			
Salary (staff)		0	0
Bank service Charge			
Total fixed Cost (D)		33600	67200
Net Profit (E) [C-D]		26400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Migal fish	100	120	12000				12000
Rui fish	200	120	24000				24000
Katol fish	100	150	15000				15000
Silver fish	0	0	7000				7000
Mirror carp			5000				5000
Glas carp	0	0	4000				4000
Vagon fish	0	0	5000				5000
Carp			0			25000	25000
Others			13000				13000
fish meal						25000	25000
Total			80,000			50000	130000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

Financial Projection (BDT)

Particular	Daily	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales	0	150000	300000	315000	330750
Total Sales (A)	0	150000	300000	315000	330750
Less. Variable Expense					0
Fish sales	0	75000	150000	157500	165375
Total variable Expense (B)	0	75000	150000	157500	165375
Contribution Margin (CM) [C=(A-B)]	0	75000	150000	157500	165375
Less. Fixed Expense					
Mobile Bill		1800	3600	3700	3800
Salary (self)		30000	60000	60000	60000
Transportation		1800	3600	3600	3600
Bank service Charge			100	100	100
Total Fixed Cost		33600	67300	67500	67600
Net Profit (E) [C-D]		41400	82700	90000	97775
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	82700	90000	97775
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62700	132700
	Total Cash Inflow	132,700	152700	230475
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	62,700	132700	210475

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;bobani pur,maybalam
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

