

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

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Project verified by: MD. Abdul Mannan Talukdar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD ELIAS KANCHON</b>
Age	:	01/01/1992 (25 YEARS)
Education, till to date	:	Class:B,A
Marital status	:	married
Children	:	No
No. of siblings:	:	5Brothers 5sisters
Address	:	Vill: tikriparaP.O: nowhata, 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	:	<b>MST:JULAKHA BAWYA</b>
(iii) Father's name	:	<b>DATE. MOKLES UDDIN</b>
(iv) GB member's info	:	Branch:nowhata, Poba Centre #17(Female), Member ID: 3675/3, Group No: 08 Member since15-09-2012 to runing First loan: BDT 3000/=
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:NO.
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Stokbusiness
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:JULAKHA BAWYA** :joined Grameen Bank since 12 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ELIAS MOTSO KHAMAR</b>
Location	:	Tikripara,nowhata
Total Investment in BDT	:	BDT 450000/=
Financing	:	Self BDT 400,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	5 Bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪He has many kind of fish in his kamar.</li><li>▪After getting equity fund fish feed will be purchased.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is rent.</li><li>▪ Agreed grace period is 3 months.</li></ul>

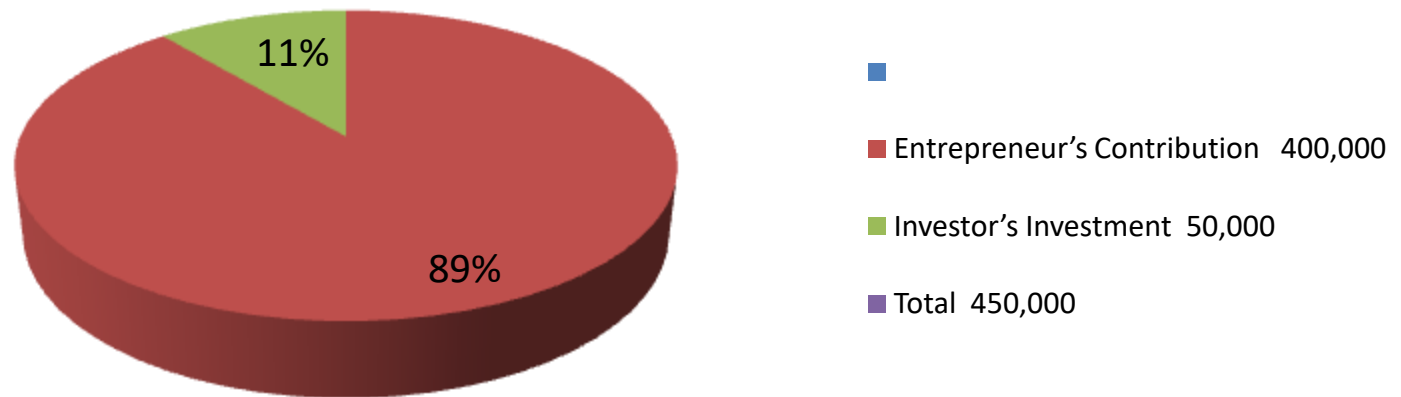
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Fish sales		500,000	20,00,000
<b>Total Sales (A)</b>		500,000	20,00,000
<b>Less. Variable Expense</b>			
Fish sales		450000	1800000
<b>Total variable Expense (B)</b>		450000	1800000
<b>Contribution Margin (CM) [C=(A-B)]</b>		50000	200000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard		3000	12000
Transportation		1500	6000
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		20400	81600
<b>Net Profit (E) [C-D]</b>		29600	118400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rui fish	500	200	100000				100000
Katol fish	200	200	40000				40000
Megal fish	150	210	32000				32000
Puti fish	334	120	40000				40000
Glas carp fish	200	200	40000				40000
Mirror carp fish	300	180	54000				54000
Silver carp fish	600	140	84000				84000
Others			10000				10000
Minnow and feed						50000	50000
<b>Total</b>			<b>400000</b>			<b>50000</b>	<b>450000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales		600,000	24,00,000	25,20,000	26,46,000
Total Sales (A)		600,000	24,00,000	25,20,000	26,46,000
Less. Variable Expense					
Fish sales		534000	21,36,000	22,42,800	23,54,9405
Total variable Expense (B)		5,34,000	21,36,000	22,46,800	23,54,9405
Contribution Margin (CM) [C=(A-B)]		66,000	264,000	277,200	291,060
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		1500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard		3000	12000	12000	12000
Bank service Charge			100	100	100
Total Fixed Cost		20400	81600	81600	81600
Net Profit (E) [C-D]		45600	182400	195600	209460
Investment Payback			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	182400	195600	209460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>162400</b>	<b>338000</b>
	<b>Total Cash Inflow</b>	<b>232,400</b>	<b>358000</b>	<b>547460</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>162,400</b>	<b>338000</b>	<b>527460</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;Tikry para.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE