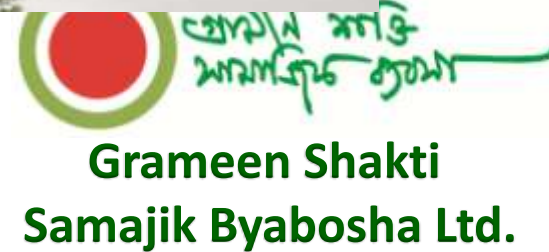


Proposed NU Business Name: FOISAL MOSSO KAMAR



Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FAISHAL AHAMED.
Age	:	15/04/1992 (25 Years)
Education, till to date	:	Class:viii
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	3 Brothers.
Address	:	Vill: Sitlai,P.O:-DAMKORAHAT, P.S-PABA,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:SHILPY BEGUM.
(iii) Father's name	:	MD. AHSRAF ALI.
(iv) GB member's info	:	Branch: Damkura,poba. Centre #90 (Female), Member ID: 3587, Group No: 6 Member since 2013-till now,(4 Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 40000,, Outstanding loan:31200
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767407745.
Mother's Contact No.	:	01925645533.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:SHILPY BEGUM :joined Grameen Bank since 04 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

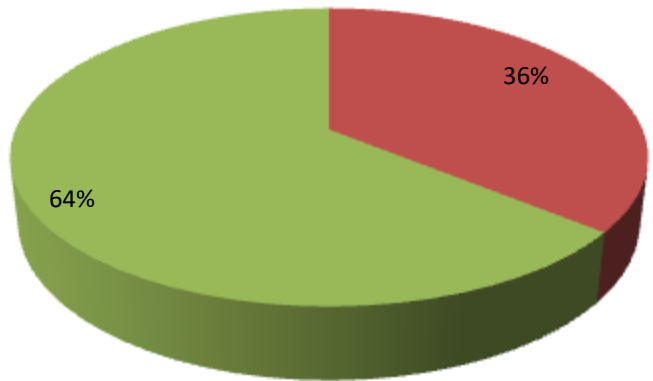
Business Name	:	FOISAL MOSSO KAMAR
Location	:	GOBINDOPOR.
Total Investment in BDT	:	BDT -78,000/-
Financing	:	Self BDT 28,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	-
Size of house	:	1.37 Acre.
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business start by many kind of fish.▪The business is operating by entrepreneur. Existing no employee.▪The farm is rent.▪ Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Fish sales		110000	440000
Total Sales (A)		110000	440000
Less. Variable Expense			
Fish sales		82000	328000
Total variable Expense (B)		82000	328000
Contribution Margin (CM) [C=(A-B)]		28000	112000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16800	67200
Net Profit (E) [C-D]			

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total fish price			28000				28000
Purchase feed and fish						50000	50000
Total			28000			50000	78000

Source of Finance



- Entrepreneur's Contribution 28,000
- Investor's Investment 50,000
- Total 78,000

Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales		120000	480000	504000	529200
Total Sales (A)		120000	480000	504000	529200
Less. Variable Expense					
Fish sales		82000	328000	344401	361621
Total variable Expense (B)		82000	328000	344401	361621
Contribution Margin (CM) [C=(A-B)]		38000	152000	159601	167581
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		300	1200	1200	1200
Total Fixed Cost		17100	68400	68400	68400
Net Profit (E) [C-D]		20900	83600	91201	99181
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	83600	91201	99181
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63600	134801
	Total Cash Inflow	133,600	154801	233982
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	63,600	134801	213982

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









