

Proposed NU Business Name: **AMENA MOTSHO KHAMAR**

Project identification and prepared by: Md. Kabir Rakman,
Taherpur Unit, Rajshahi

Project verified by: md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	BABUL RAHMAN
Age	:	18-02-1996 (21 Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brother & 5 Sisters
Address	:	Vill: Pompara , P.O: Pochamaria-6260, P.S: Puthia, 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	:	TASLIMA
(iii) Father's name	:	MOJAHAR ALI
(iv) GB member's info	:	Branch: Shilmaria , puthia, Centre # 33 (Female), Member ID: 21447, Group No: 03 Member since: 21-06-2007 (06 Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	5years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-025744
Mother's Contact No.	:	01722-071104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA joined Grameen Bank since 06 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMENA MOTSHO KHAMAR
Location	:	Pompara , Puthia, Rajshahi
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 170,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3.5 Bigha
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Taherpur.▪The farm is owned.▪Agreed grace period is 3 months.

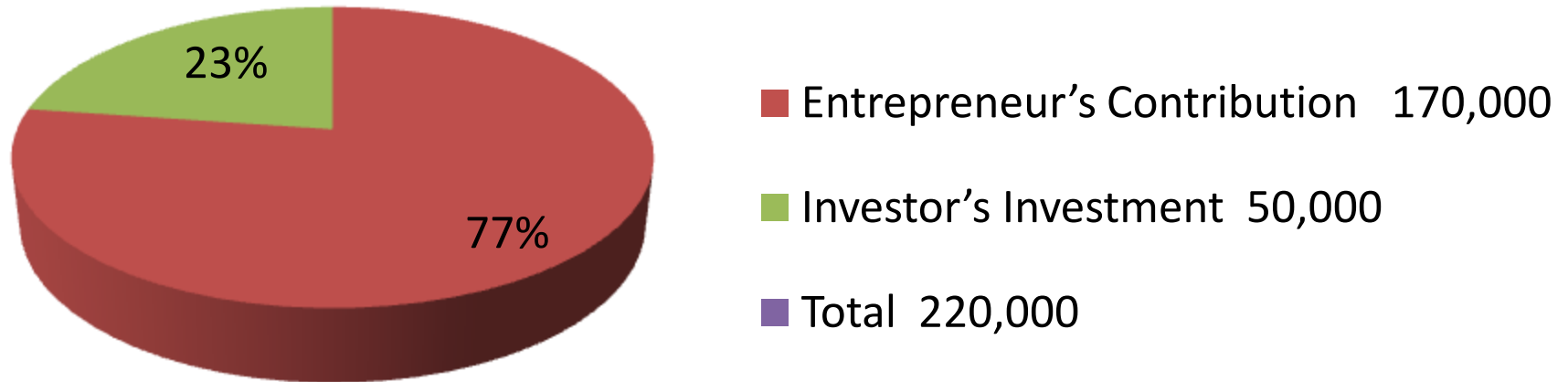
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	85,000	170,000
Total Sales (A)	85,000	170,000
Less. Variable Expense		
Feed & Medicine, Young Fish	28,000	56,000
Total variable Expense (B)	28,000	56,000
Contribution Margin (CM) [C=(A-B)]	57,000	114,000
Less. Fixed Expense		
Mobile Bill	3,000	6,000
Salary (self)	24,000	48,000
Guard	600	1,200
Total fixed Cost (D)	27,600	55,200
Net Profit (E) [C-D]	29,400	58,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Young Fish	5	25000	125,000	100	500	50,000	175,000
Nilotica	12	500	6,000				6,000
Silver carp	12	500	6,000			0	6,000
Ruhi Fish	15	500	7,500			0	7,500
Carp fish	16	400	6,400			0	6,400
Mrigel Fish	15	400	6,000			0	6,000
Others	131	100	13,100			0	13,100
Total	206		170,000	100		50,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish	120,000	240,000	252,000	264,600
Total Sales (A)	120,000	240,000	252,000	264,600
Less. Variable Expense				
Fish feed & Medicine	40,000	80,000	84,000	88,200
Total variable Expense (B)	40,000	80,000	84,000	88,200
Contribution Margin (CM) [C=(A-B)]	80,000	160,000	168,000	176,400
Less. Fixed Expense				
Mobile Bill	3,600	7,200	8,000	8,000
Salary (self)	24,000	48,000	48,000	48,000
Guard	600	1,200	1,200	1,200
Total Fixed Cost	28,200	56,400	57,200	57,200
Net Profit (E) [C-D]	51,800	103,600	110,800	119,200
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103,600	110,800	119,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		83,600	174,400
	Total Cash Inflow	153,600	194,400	293,600
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	83,600	174,400	273,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 2 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

FAMILY PICTURE