

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



Project identification and prepared by: Md Belal Hossain,
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASHEL CHOWDHURY
Age	:	01-03-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother, 2 Sisters
Address	:	Vill: Poschim debpur, P.O: Amzad Hat, P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	ABUL HASHEM CHOWDHURY
(iv) GB member's info	:	Branch: Mohamaya, Centre # 19 (Female), Member ID: 4171, Group No: 03 Member since: 01-01- 2009 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 10,000/-
(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	:	10 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.	:	01634-230869
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOWDHURY MOTSHO KHAMAR
Location	:	Poschim debpur, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 490,000/-(from existing business) 89% Required Investment BDT 60,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	300 ft x 400 ft= 120000 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a fish farm.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The pond is under leasing.▪Agreed grace period is 3 months.

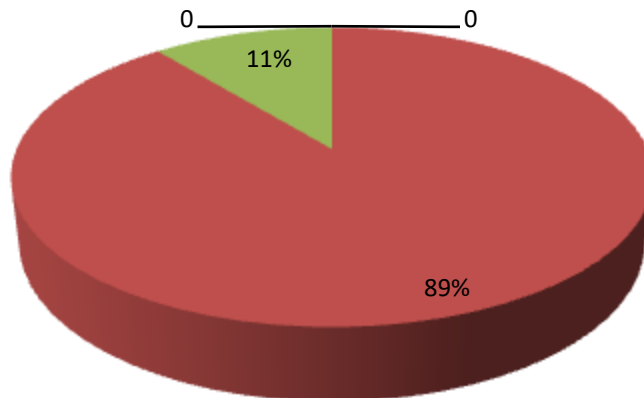
Existing Business (BDT)

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
Fish	1	420000	420,000	1	60000	60,000	480,000
Security	1	70000	70,000	0	0	0	70,000
Total	2	490000	490,000	1	60,000	60,000	550,000

Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 60,000
- Total 550,000

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		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	103,600	110,800	119,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		75,600	158,400
	Total Cash Inflow	173,600	186,400	277,600
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	75,600	158,400	249,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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
Fire
Political unrest

Pictures







FAMILY PICTURE

