

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



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. ARAFAT PARVEJ</b>
Age	:	08-03-1996 (21 Years )
Education, till to date	:	BSS running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Rogunatpur ,P.O: Golabari ,P.S: Durgapur , 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. ASMA BEGOM</b>
(iii) Father's name	:	<b>MD. MOJJAMMEL HOQUE</b>
(iv) GB member's info	:	Branch: Shilmaria , Puthia , Centre # 30 (Female), Member ID: 5564/3, Group No: 04 Member since: -2001 to (17 Years ) First loan: BDT -3,000
Further Information:		Existing Loan: 25,000 Outstanding loan: 16,150
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	-
Entrepreneur Contact No.	:	01734-545558
Mother's Contact No.	:	01715-637528
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ASMA BEGOM** joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARAFAT MOTSO KHAMAR</b>
Location	:	Rogunatpur ,Durgapur , Rajshahi .
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 320,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3.06 biga
Security of the shop	:	BDT -290,000
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The pond is Under lise .</li><li>▪Collects fish from Taherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

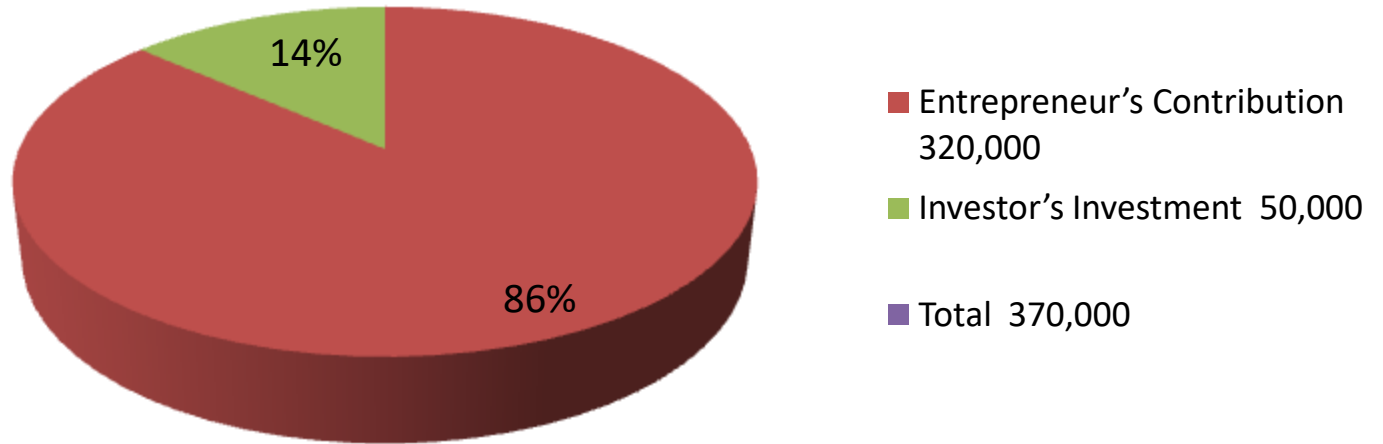
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	150,000	300,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>300,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>150,000</b>	<b>300,000</b>
<b>Less. Fixed Expense</b>		
Rent	48,330	96,660
Transportation	3,000	6,000
Salary (self)	30,000	60,000
Feed & Medicine	24,000	48,000
Mobile bill	1,800	3,600
<b>Total fixed Cost (D)</b>	<b>107,130</b>	<b>214,260</b>
<b>Net Profit (E) [C-D]</b>	<b>42,870</b>	<b>85,740</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	30,000	0	30,000
Lies	0	40,000	40,000
Fish Feed	0	10,000	10,000
Security	290,000	-	290,000
<b>Total</b>	<b>320,000</b>	<b>50,000</b>	<b>370,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Fish	170,000	340,000	357,000	374,850
<b>Total Sales (A)</b>	<b>170,000</b>	<b>340,000</b>	<b>357,000</b>	<b>374,850</b>
<b>Less. Variable Expense</b>				
Fish feed & Medicine	-	-	-	-
<b>Total variable Expense (B)</b>	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>170,000</b>	<b>340,000</b>	<b>357,000</b>	<b>374,850</b>
<b>Less. Fixed Expense</b>				
Rent	48,330	96,660	96,660	96,660
Transportation	3,000	6,000	6,000	6,000
Salary (self)	30,000	60,000	60,000	60,000
Feed & Medicine	24,000	48,000	48,000	48,000
Mobile bill	2,400	4,800	5,040	5,292
<b>Total Fixed Cost</b>	<b>107,730</b>	<b>215,460</b>	<b>215,700</b>	<b>215,952</b>
<b>Net Profit (E) [C-D]</b>	<b>62,270</b>	<b>124,540</b>	<b>141,300</b>	<b>158,898</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	124,540	141,300	158,898
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	104,540	121,300
	<b>Total Cash Inflow</b>	<b>174,540</b>	<b>245,840</b>	<b>280,198</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>104,540</b>	<b>225,840</b>	<b>260,198</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures





