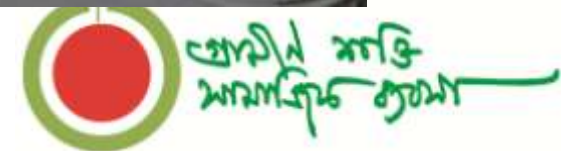


## Proposed NU Business Name: HRIDOY MOTSO KHAMAR



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

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>HRIDOY AHAMAD</b>
Age	:	10/03/1999(18 years)
Education, till to date	:	H,S,C
Marital status	:	Unmarrid
Children	:	
No. of siblings:	:	1 Brother, 1 sister.
Address	:	Vill:bathanbari, P/O:Sitli,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. RAHANA BEGUM</b>
(iii) Father's name	:	<b>MD: FARUK HOSSEN.</b>
(iv) GB member's info	:	Branch:Damkora poba, Centre # 32(Female), Member ID: 5653/5, Group No: 08 Member since: 2014 to runing (3 years) First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 20000/=, Outstanding loan: 8500/=
(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	:	business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01776-729140
Mother's Contact No.	:	01944-187533
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHANA BEGUM.** joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HRIDOY MOTSO KHAMAR</b>
Location	:	Bathanbari Sitly .
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	1 bigha 5 khata.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like . Fish.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

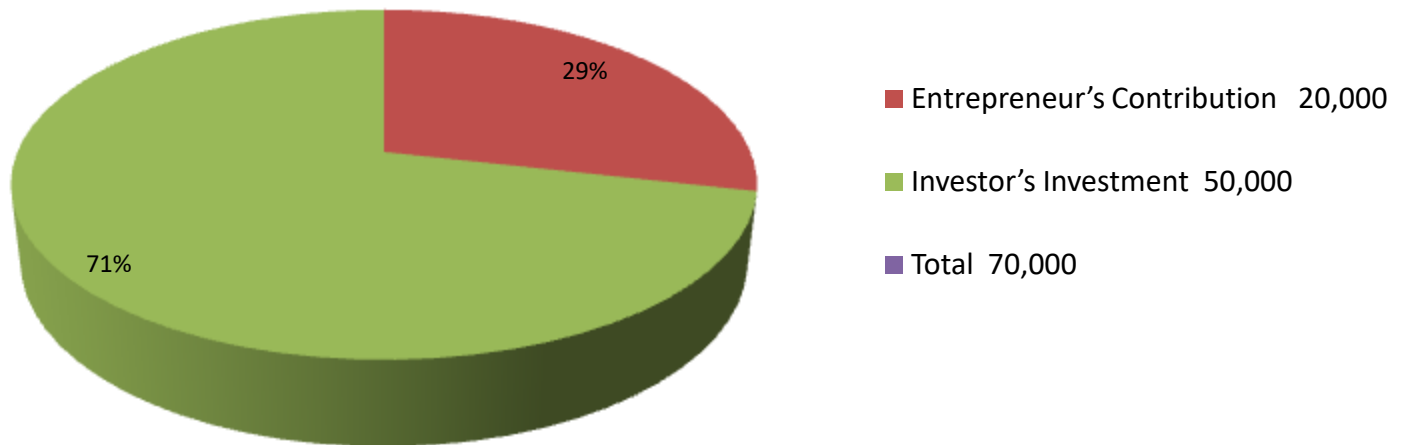
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Fish sales		100,000	400,000
<b>Total Sales (A)</b>		100,000	400,000
<b>Less. Variable Expense</b>			
Fish sales		70,000	280,000
<b>Total variable Expense (B)</b>		70,000	280,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		30,000	120,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>16800</b>	<b>67200</b>
<b>Net Profit (E) [C-D]</b>		<b>13200</b>	<b>52800</b>

# Investment Breakdown

	Existing	proposed	
Fish	20000	50000	70000
Total	20000	50000	70000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>3 Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Fish sales		110,000	440000	462000	485100
<b>Total Sales (A)</b>		110,000	440,000	462,000	485,100
<b>Less. Variable Expense</b>					
Fish sales		70,000	280,000	294001	308701
<b>Total variable Expense (B)</b>		70,000	280000	294001	308701
<b>Contribution Margin (CM) [C=(A-B)]</b>		40000	160,000	167999	176,399
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)					
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)		15000	60000	60000	60000
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>		16800	67200	67200	67200
<b>Net Profit (E) [C-D]</b>		23200	92800	100799	109199
<b>Investment Payback</b>			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	92800	100799	109199
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>72800</b>	<b>153599</b>
	<b>Total Cash Inflow</b>	<b>142,800</b>	<b>173599</b>	<b>262798</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>72,800</b>	<b>153599</b>	<b>242798</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

