

Proposed NU Business Name: CHOMON MOTSHO KAMAR



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

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAFIUL KARIM
Age	:	01/01/1992(25 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	No.
No. of siblings:	:	4 brothers
Address	:	Vill: Kanaidanga, P.O: Rajabari, P.S:Godagari, 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. KOWSAR KARIM.
(iii) Father's name	:	MD. ROBIUL KARIM.
(iv) GB member's info	:	Branch: Dawpara Godagari Centre # 17(Female), Member ID: 5056/4, Group No: 03 Member since:2003-2007, at present runing .(04 years) First loan: BDT 20,000/=
Further Information:		Existing Loan: BDT 30,000/= . Outstanding loan:30,000/=.
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Wood Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-800833.
Mother's Contact No.	:	01703-929598
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst.KOWSAR KARIM. joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

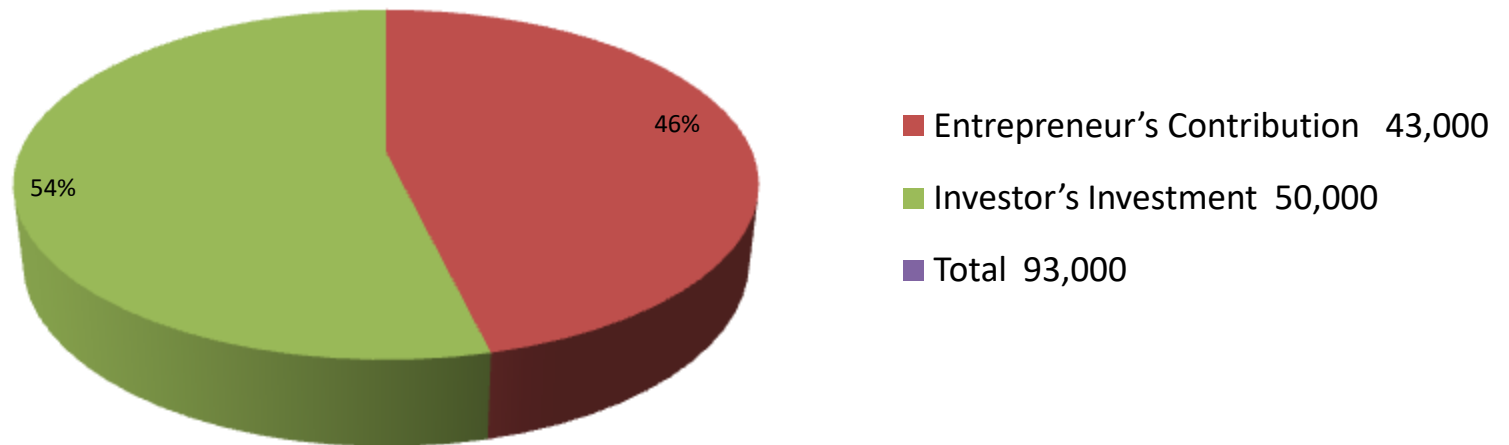
Business Name	:	CHOMON MOTSHO KAMAR
Location	:	kanaidanga.
Total Investment in BDT	:	BDT 93,000/-
Financing	:	Self BDT 43,000/-(from existing business)46 % Required Investment BDT 50000/-(as equity)54%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	01 acre.
Security of the shop	:	75000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like fish.▪The business is operating by entrepreneur. Existing no employees.▪The farm is rent.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Fish sales		120,000	480,000
Total Sales (A)		120,000	480,000
Less. Variable Expense			
Fish sales		96000	384000
Total variable Expense (B)		96000	384000
Contribution Margin (CM) [C=(A-B)]		24000	96000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		5000	60000
Guard			
Transportation		4500	18000
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		17400	69600
Net Profit (E) [C-D]		6600	26400

Investment Breakdown

Particulars	Existing	Proposed	Total
Fish	43000		43000
Feed of fish		50000	50000
total	43000	50,000	93000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales		130,000	520000	546001	573301
Total Sales (A)		130000	520000	546001	573301
Less. Variable Expense					
Fish sales		104000	416000	436801	458641
Total variable Expense (B)		104000	416000	436801	458641
Contribution Margin (CM) [C=(A-B)		26000	104000	109201	114661
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		4500	18000	18000	18000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		300	1200	1200	1200
Total Fixed Cost		17700	70800	70800	70800
Net Profit (E) [C-D)		8300	33200	38401	43861
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	33200	38401	43861
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		13200	31601
	Total Cash Inflow	83,200	51601	75462
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	13,200	31601	55462

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -Kanidanga,Rajabari.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

