

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



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Feni sadar Unit, Feni  
Project verified by: Susanta kumar Bishwash



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

Name	:	<b>ASADUZZAMAN</b>
Age	:	01-01-1984 ( 33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brothers 0 Sister
Address	:	Vill: Maijbaria ; P.O: Kalidaho ; P.S: Feni Sadar ; 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	:	<b>ALEA BEGUM</b>
(iii) Father's name	:	<b>NURUZZAMAN</b>
(iv) GB member's info	:	Branch: Kalidaho, Feni Centre # 08 (Female), Member ID: 4133 , Group No: 08 Member since: 02.05.1997 To 05.03.2005 ( 08Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT Null
(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	:	07 years experience in running business. 07 Years in own business. He has No Year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845-405095
Family's Contact No.	:	01780-322225
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PATWARY MOTSHO KHAMAR</b>
Location	:	Maejbaria Patwary Bari, Feni
Total Investment in BDT	:	BDT 128,000/-
Financing	:	Self BDT 178,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Minnow, Katla, Roee, Curp etc.</li><li>▪Average 100% gain on sales.</li><li>▪The Farm is Own.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

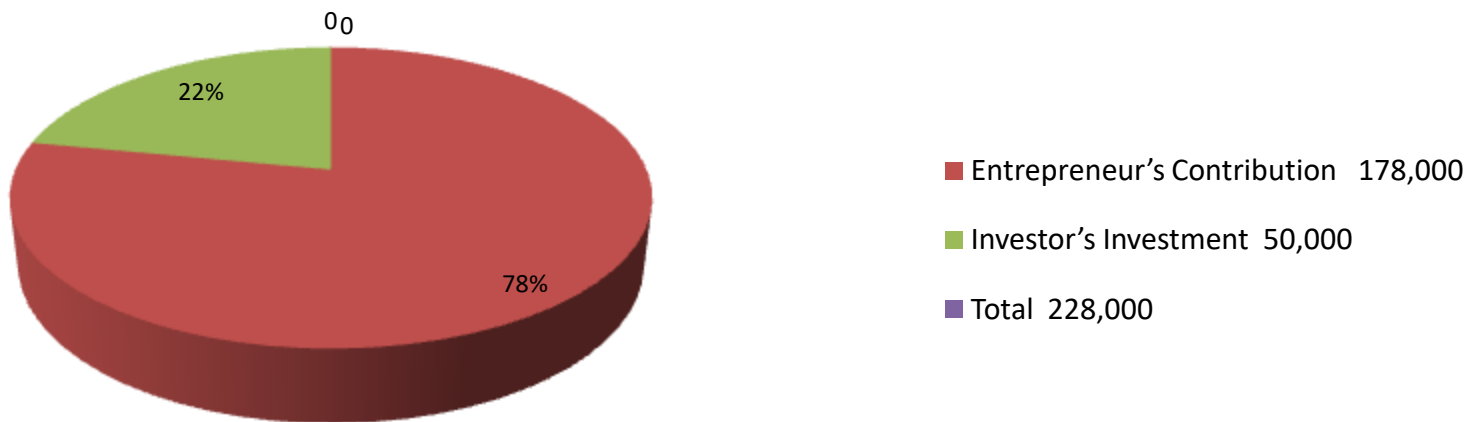
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Minnow, Katla, Roee, Curp etc		60,000	720,000
<b>Total Sales (A)</b>		60,000	720,000
<b>Less Variable Expense</b>			
Minnow, Katla, Roee, Curp etc		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Fish Feed		30,000	360,000
Transportation		500	6,000
Salary (Self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>41,100</b>	<b>493,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>18,900</b>	<b>226,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rooi	25	500	12,500	40	500	20,000	32,500
Katla	30	500	15,000	40	500	20,000	35,000
Karp	30	500	15,000	20	500	10,000	25,000
Telapia	15	400	6,000	0	0	0	6,000
Mrigel	5	900	4,500	0	0	0	4,500
Net	500	50	25,000	0	0	0	25,000
Security	1	100,000	100,000	0	0	0	100,000
<b>Total</b>	<b>606</b>	<b>102,850</b>	<b>178,000</b>	<b>100</b>	<b>1,500</b>	<b>50,000</b>	<b>228,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Minnow, Katla, Roe, Curp etc		75,000	900000	945000	992250
<b>Total Sales (A)</b>		75,000	900000	945000	992250
<b>Less Variable Expense</b>					
Minnow, Katla, Roe, Curp etc		75,000	900000	945000	992250
<b>Total variable Expense (B)</b>		75,000	900000	945000	992250
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>75,000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense</b>					
Fish Feed		35,000	35,000	35,000	35,000
Transportation		800	9,600	10,000	11000
Salary(Staff)		5,000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5300
<b>Total fixed cost (D)</b>		<b>46,500</b>	<b>558,000</b>	<b>173,600</b>	<b>174,900</b>
<b>Net Profit (E)= [C-D]</b>		<b>28,500</b>	<b>342,000</b>	<b>771,400</b>	<b>817,350</b>
Investment Payback			20,000	20,000	20000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>342,000</b>	<b>771,400</b>	<b>817,350</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		322,000	437600
	<b>Total Cash Inflow</b>	392,000	1,093,400	1,254,950
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	322,000	1,073,400	1,234,950

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

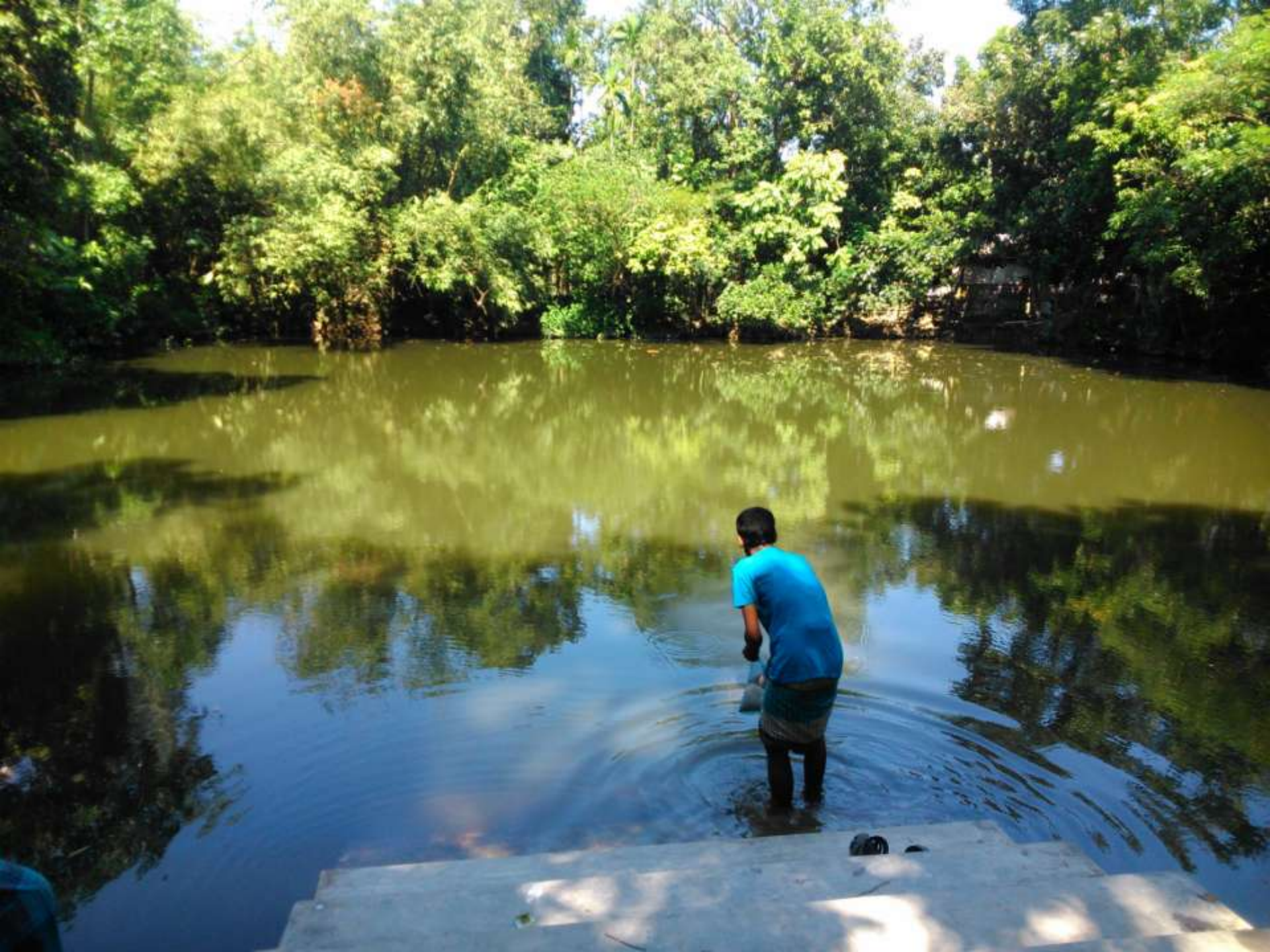
Huge demand in the community  
Location of shop; Maejbaria  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

