

Proposed NU Business Name: **M/S MAISHA MOTSO KHAMAR**



Project identification and prepared by: Md. Tofael Alam,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR HOSSAIN
Age	:	10/01/1983 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Raunat, P.O: Raunat-1743, P.S: Kapashia, Dist: Gazipur.
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. SAMSUNNAHAR
(iii) Father's name	:	MD. MOHI UDDIN MOLLA
(iv) GB member's info	:	Branch: Ranigon, Centre # 24 (Female), Member ID: 3386, Group No: 04 Member since: 07/08/1996 to 2004 (10Years) First Loan: BDT 10,000/- , Existing Loan: BDT 2,00,000/- Outstanding Loan: Nill/-
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01979-831864
Family's Contact No.	:	01707-702112
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMSUNNAHAR joined Grameen Bank since 10 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAISHA MOTSO KHAMAR
Location	:	Raunat South Para,Kapashia.
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	200 ft x 120 ft= 24,000 sq. ft
Security	:	Nill/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various minnows like: Ruhit, Mirka, Silver Carp, Carfu, Puti, Briged, Kalbaush, Katla etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪He is doing his business in Own place.▪Collects goods from Kotiyadi, Mymensingh.▪Agreed grace period is 3 months.

Existing Business

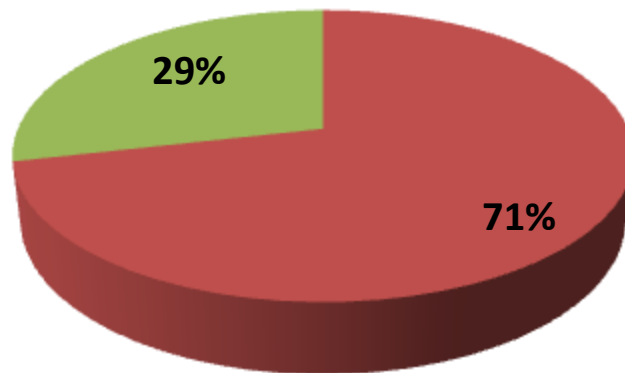
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ruhit, Mirka, Grass Carp, Silver Carp, Carfu, Puti, Brigid, Kalbaush, Katla etc.		1,00,000	12,00,000
Total Sales (A)		1,00,000	12,00,000
Less. Variable Expense			
Fish food and medicine		60,000	7,20,000
Total variable Expense (B)		60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]		40,000	4,80,000
Less. Fixed Expense			
Transportation		1,000	12,000
Electricity		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
Total fixed Cost (D)		15,250	1,83,000
Net Profit (E) [C-D]		24,750	2,97,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ruhit	1500	5	7,500	1500	5	7,500	15,000
Mregel	1200	3	3,600	2000	3	6,000	9,600
Carfu	3000	5	15,000	5000	5	25,000	40,000
Silver Carp	3000	5	15,000	3000	5	15,000	30,000
Puti	4000	5	20,000	4000	5	20,000	40,000
Brigid	6000	8	48,000	600	8	4,800	52,800
Kalbaush	6000	10	60,000			0	60,000
Katla	400	50	20,000			0	20,000
Others			10,900			1,700	12,600
TOTAL			200,000			80,000	280,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Ruhit, Mirka, Grass Carp, Silver Carp, Carfu, Puti, Brigid, Kalbaush, Katla etc.		1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)		1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Fish food and medicine		81,000	9,72,000	10,20,600	10,71,630
Total variable Expense (B)		81,000	9,72,000	10,20,600	10,71,630
Contribution Margin (CM) [C=(A-B)]		54,000	6,48,000	6,80,400	7,14,420
Less. Fixed Expense					
Transportation		1,500	18,000	20,000	22,000
Electricity		900	10,800	13,200	15,600
Mobile Bill		350	4,200	4,400	4,600
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		8,000	96,000	96,000	96,000
Total Fixed Cost		15,900	1,90,800	1,95,500	2,00,200
Net Profit (E) [C-D]		38,100	4,57,200	4,84,900	5,14,220
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	4,57,200	4,84,900	5,14,220
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		4,25,200	8,78,100
	Total Cash Inflow	5,37,200	9,10,100	13,92,320
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	4,25,200	8,78,100	13,60,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
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



গ্রামীণ শক্তি সামাদি

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প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: ব্রাহ্মণ আফ্রিকা অ্যাংগামার

ইউনিটের নাম: বাগলাছিয়া, সাতারপুর প্রকল্প প্রস্তাব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ড্রাগু ইন্দির প্রোথন

বয়স: ৩৫

জন্ম তারিখ: ২০/০২/১৯৮৩

শিক্ষাগত যোগ্যতা: এম.সি. প্রথম শি

বৈবাহিক অবস্থা: বৈবাহিক









FAMILY PICTURE

