

## Proposed NU Business Name: **SOHAG MOTSHO KHAMAR**



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Puthia Unit, Rajshahi

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

Name	:	<b>MD SOHAG UDDIN</b>
Age	:	15-06-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Danokuri, P.O: Satbaria , P.S: Puthia 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 NAJMA BEGUM</b>
(iii) Father's name	:	<b>MD DULAL KHAMARU</b>
(iv) GB member's info	:	Branch: Shilmaria Puthia, Centre # 15(Female), Member ID: 1275/4, Group No:01 Member since:19-10-04 to 30-01-16 (12 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: Nil
(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	:	08 years experience in running business. Own business 08 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-087361
Mother's Contact No.	:	01713-762086
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Puthia, Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NAJMA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHAG MOTSHO KHAMAR</b>
Location	:	Danokuri, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350000/-(from existing business) 78 Required Investment BDT 100,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop		705 Bigha
Security of the shop	:	BDT Nil
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>▪Collects goods from Natore</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	6 Months	Yearly
<b>Revenue(Sales)</b>		
Fisheries	350000	700000
<b>Total Sales (A)</b>	350000	700000
<b>Less Variable Expense</b>		
Minnow	120,000	240000
Feed	35,200	70400
Pond Preparation	22000	44000
<b>Total variable Expense (B)</b>	177200	354400
<b>Contribution Margin (CM) [C=(A-B)]</b>	172800	345600
<b>Less Fixed Expenses</b>		
Rent	90,000	180000
Electricity bill	3000	6000
Transportation	3,000	6000
Salary (self)	30000	60000
Bank charge	100	200
Mobile bill	1200	2400
<b>Total fixed cost (D)</b>	127,300	254600
<b>Net Profit (E)= [C-D]</b>	45,500	91000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui	1000	200	200000	0	0	0	200,000
Katla	176	250	44000	0	0	0	44,000
Mrigel	200	70	14000	0	0	0	14,000
Siver carp	300	120	36000	0	0	0	36,000
Japanese carp	800	70	56000			0	56,000
Lease	0		0	0	0	60,000	60,000
Fish feed	0		0	0	0	20,000	20,000
Telapia	0		0		0	20,000	20,000
<b>Total</b>		<b>710</b>	<b>350,000</b>	<b>0</b>	<b>0</b>	<b>100,000</b>	<b>450,000</b>

## Source of Finance



## Financial Analysis (BDT)

Paticular	6 Months	Year 1	Year 2
<b>Revenue(Sales)</b>			
Fisheries	440000	880000	924000
<b>Total Sales (A)</b>	440000	880000	924000
<b>Less Variable Expense</b>			
Mennow	120000	240000	252000
Feed	75000	150000	157500
Pond Preparation	32,000	64000	67200
<b>Total variable Expense (B)</b>	227,000	454000	476700
<b>Contribution Margin (CM) [C=(A-B)]</b>	213,000	426000	447300
<b>Less Fixed Cost</b>			
Rent	90,000	180,000	180,000
Electricity bill	3500	7000	7,500
Transportation	3,500	7,000	7,500
Salary (self)	30000	60000	60,000
Bank charge	100	200	200
Mobile bill	1400	2800	3000
<b>Total fixed cost (D)</b>	128,500	257,000	258,200
<b>Net Profit (E)= [C-D]</b>	84,500	169000	189,100



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	257,000	258,200
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		197000
	<b>Total Cash Inflow</b>	357000	455200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	197,000	395200

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

