

Proposed NU Business Name: **RAHMAN MOTSO KHAMAR**



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMAL HOSSAIN
Age	:	31-12-1987 (28 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Gobindapara, P.O: Pasuriya, P.S: Bagmara, 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. KAMRUNNAHAR BIBI
(iii) Father's name	:	MD. ANISUR ROHMAN
(iv) GB member's info	:	Branch: Achpara, Centre # 37(Female), Member ID: 7314/1, Group No: 10 Member since: 28-05-2009 (07Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: BDT 10750
(v) Who pays GB loan installment	:	Mother
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-929203
Mother's Contact No.	:	01797-903464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KAMRUNNAHAR BIBI joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHMAN MOTSO KHAMAR
Location	:	Goindapara, pasuriya, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the pond	:	BDT 1,04,000/-
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪The business is operating by entrepreneur. Existing no employee.▪The pond is under leasing.▪Collects fish from Noagoan.▪Agreed grace period is 3 months

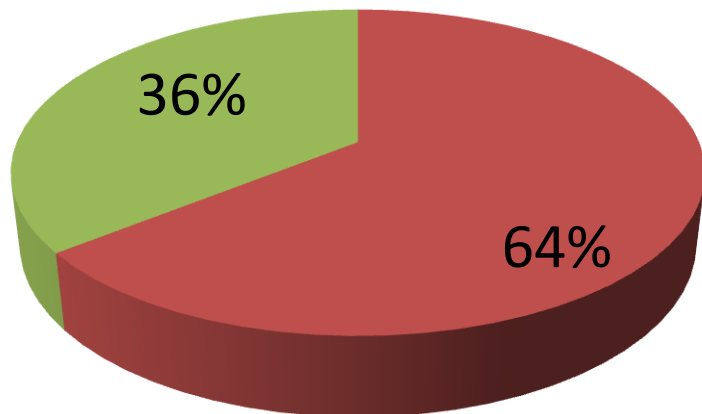
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	90,000	180,000
Total Sales (A)	90,000	180,000
Less. Variable Expense		
Feed & Medicine, Young Fish	30,000	60,000
Total variable Expense (B)	30,000	60,000
Contribution Margin (CM) [C=(A-B)]	60,000	120,000
Less. Fixed Expense		
Mobile Bill	600	1,200
Salary (self)	30,000	60,000
Transportation	1,800	3,600
Total fixed Cost (D)	32,400	64,800
Net Profit (E) [C-D]	27,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Carp Fish (260 x 190)	49,400	20,000	69,400
Ruhi Fish (160 x 150)	24,000	20,000	44,000
Mrigel Fish (130 x 125)	16,250	5,000	21,250
Japani Fish	350	5,000	5,350
Total	90,000	50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	145,000	290,000	304,500
Total Sales (A)	145,000	290,000	304,500
Less. Variable Expense			
Fish feed & Medicine	50,000	100,000	105,000
Total variable Expense (B)	50,000	100,000	105,000
Contribution Margin (CM) [C=(A-B)]	95,000	190,000	199,500
Less. Fixed Expense			
Mobile Bill	1,200	2,400	3,000
Salary (self)	30,000	60,000	60,000
Transportation	2,400	4,800	5,500
Total Fixed Cost	33,600	67,200	68,500
Net Profit (E) [C-D]	61,400	122,800	131,000
Investment Payback		30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	122,800	131,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,800
	Total Cash Inflow	172,800	223,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	92,800	193,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

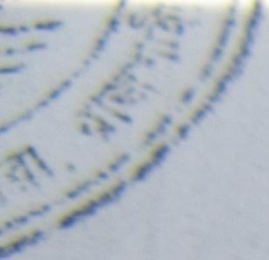
OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures



বন্দোবস্ত

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FAMILY PICTURE

