

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



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. PINTU MOL LA
Age	:	02-03-1983 (33 Years)
Education, till to date	:	Class- 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Pikepara P.O: Zeupara, P.S: Natore, Dist: Natore
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. MOLEJAN BEGOM
(iii) Father's name	:	MD. ABDUL ROSHID
(iv) GB member's info	:	Branch: Kafuria, Natore Centre # 02(Female), Member ID: 8353/2, Group No: 08 Member since: -10 years First loan: BDT -3,000
Further Information:		Existing Loan: , 20,000 Outstanding loan: Nill
(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	:	7 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.	:	01835-424076
Brother's Contact No.	:	01929-231551
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOLEJAN BEGOM joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PINTU MOTSO KHAMAR
Location	:	Pinkepara , Zeupara , puthia, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	1.66 Acr.
Security of the shop	:	BDT 45,000/-
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 1 employee.▪The pond is rented .▪Collects fish from puthia.▪Agreed grace period is 3 months

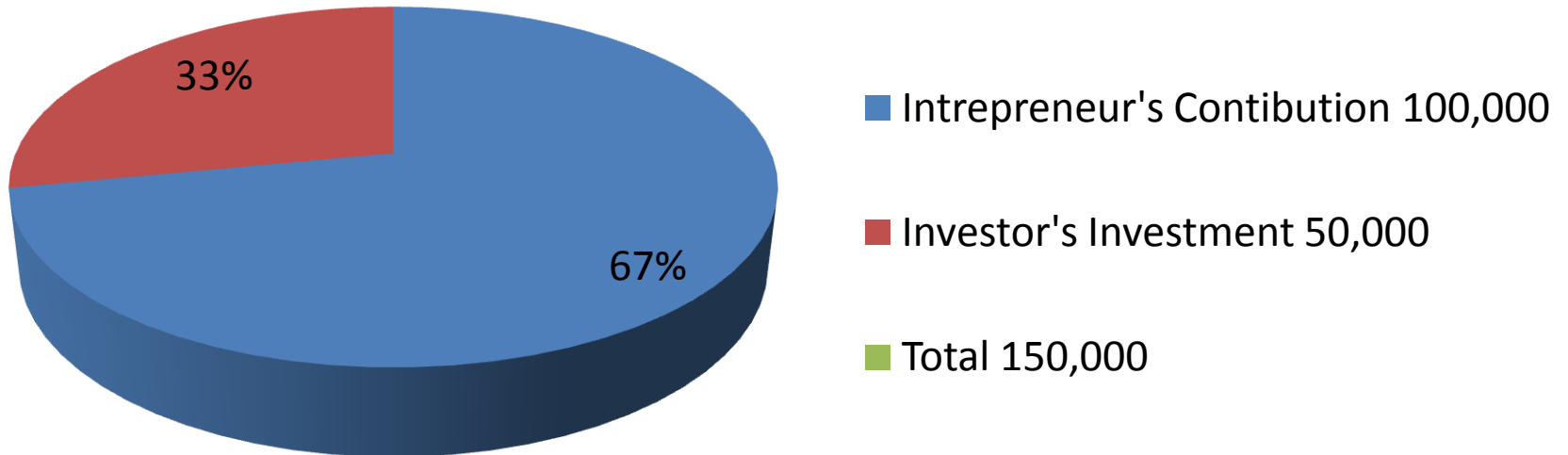
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	150,000	300,000
Total Sales (A)	150,000	300,000
Less. Variable Expense		
Feed & Medicine, Young Fish		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	150,000	300,000
Less. Fixed Expense		
Rent	22,500	45,000
Electricity bill	12,000	24,000
Transportation	0	0
Salary (self)	30,000	60,000
Salary (staff)	18,000	36,000
Mobile bill	1,200	2,400
Bank charge	600	1,200
Total fixed Cost (D)	84,300	168,600
Net Profit (E) [C-D]	65,700	131,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	100,000	0	100,000
Lease	0	25,000	25,000
Fish Feed	0	25,000	25,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Fish	170,000	340,000	357,000	374,850
Total Sales (A)	170,000	340,000	357,000	374,850
Less. Variable Expense				
Fish feed & Medicine				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	170,000	340,000	357,000	374,850
Less. Fixed Expense				
Rent	22,500	45,000	47,250	49,612
Electricity bill	12,000	24,000	24,000	24,000
Transportation	6,000	12,000	12,600	13,230
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	18,000	36,000	36,000	36,000
Entertainment	3,000	6,000	6,300	6,615
Mobile bill	1,800	3,600	3,780	3,969
Bank charge	600	1,200	1,200	1,200
Total Fixed Cost	93,900	187,800	191,130	194,626
Net Profit (E) [C-D]	76,100	152,200	165,870	180,224
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	152,200	165,870	180,224
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	132,200	145,870
	Total Cash Inflow	202,200	298,070	326,094
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	132,200	278,070	306,094

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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













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