

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



Project identification and prepared by: Kabir Raksam  
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD HABIBUR RAHMAN</b>
Age	:	31-05-1988 (28 Years)
Education, till to date	:	BA Honors
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Dwigram, P.O: Dwigram, P.S: Godagari, 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>MOST LAILEE BEGUM</b>
(iii) Father's name	:	<b>MD ABDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Mohonpur, Centre # 03 (Female), Member ID: 1089/3, Group No: 02 Member since: 18-03-2012 (06 Years) First loan: BDT 4,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 16,800/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Dish line business.
Business Experiences and Training Info	:	06 years experience in running business. 06 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-861456
Family's Contact No.	:	01713-780070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST LAILEE BEGUM** Joined Grameen Bank Since 06 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HABIBUR MOTSHO KHAMAR</b>
Location	:	Dwigram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 285,000
Financing	:	Self BDT 235,000 (from existing business) 82% Required Investment BDT 50,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	1 Acr
\Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The pond is under leasing.</li><li>▪Collects goods from Amnura.</li><li>▪Agreed grace period is 3 months.</li></ul>

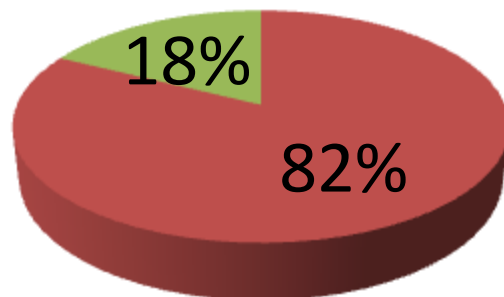
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	85,000	170,000
<b>Total Sales (A)</b>	<b>85,000</b>	<b>170,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	28,000	56,000
<b>Total variable Expense (B)</b>	<b>28,000</b>	<b>56,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>57,000</b>	<b>114,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	3,000	6,000
Salary (self)	24,000	48,000
Guard	600	1,200
<b>Total fixed Cost (D)</b>	<b>27,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>	<b>29,400</b>	<b>58,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver Carp	300	50	15,000	200	50	10,000	25,000
Ruhi Fish	1.5	8000	12,000	1	8000	8,000	20,000
Mrigel	1	5000	5,000	1	5000	5,000	10,000
Carp	100	170	17,000	100	170	17,000	34,000
Japani	20	150	3,000	0	0	0	3,000
Grass carp	10	1000	10,000	0	0	0	10,000
Blood carp	1	6000	6,000	0	0	0	6,000
Lease	1	167000	167,000	0	0	0	167,000
Fish Feed	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>434.5</b>		<b>235,000</b>	<b>303</b>		<b>50,000</b>	<b>285,000</b>

## Source of Finance



- Entrepreneur's Contribution 235,000
- Investor's Investment 50,000
- Total 285,000

## Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Fish	120,000	240,000	252,000	264,600
<b>Total Sales (A)</b>	<b>120,000</b>	<b>240,000</b>	<b>252,000</b>	<b>264,600</b>
<b>Less. Variable Expense</b>				
Fish feed & Medicine	40,000	80,000	84,000	88,200
<b>Total variable Expense (B)</b>	<b>40,000</b>	<b>80,000</b>	<b>84,000</b>	<b>88,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>80,000</b>	<b>160,000</b>	<b>168,000</b>	<b>176,400</b>
<b>Less. Fixed Expense</b>				
Mobile Bill	3,600	7,200	8,000	8,000
Salary (self)	24,000	48,000	48,000	48,000
Guard	600	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>28,200</b>	<b>56,400</b>	<b>57,200</b>	<b>57,200</b>
<b>Net Profit (E) [C-D]</b>	<b>51,800</b>	<b>103,600</b>	<b>110,800</b>	<b>119,200</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103,600	110,800	119,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		83,600	174,400
	<b>Total Cash Inflow</b>	<b>153,600</b>	<b>194,400</b>	<b>293,600</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,600</b>	<b>174,400</b>	<b>273,600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures







ব্যবসা বাণিজ্যের লাইসেন্স  
ইউঃ পঃ ৭নং ফরম (১২ (১) নং বিধান দ্রষ্টব্য)

শারিবুর মাহমুদ আমান  
শারিবুর আমান  
আব্দুর আমান

থানা (গোদাগাতি)

# FAMILY PICTURE

