

Proposed NU Business Name: AYNAL MOTSO KHAMAR



Project identification and prepared by: Md Saiduzzaman sadhin
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AYNAL HOSSEN
Age	:	01/03/1986 (31 years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	1 son,1 daughter.
No. of siblings:	:	2 Brothers, 1 sister.
Address	:	Vill:Gobindopur ,P.O:Sitlai P.S: Poba, 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.MABIYA BEGUM
(iii) Father's name	:	MD. THOSLEM UDDIN
(iv) GB member's info	:	Branch: Damkura ,Poba.Centre # 20(Female), Member ID: 1957 Group No: 05 Member since: 10/06/2009(8Years) First loan: BDT 2000/=
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 18950
(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. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745003464
Mother's Contact No.	:	01744751824(wife)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MABIYA BEGUM

joined Grameen Bank since 8 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AYNAL MOTSO KHAMAR
Location	:	Vill:Gobindopur P.O:Sitly,P.S: Poba.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/-(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	:	-
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ruhi fish, Carp fish, Mrigel fish etc.▪The business is operating by entrepreneur. Existing no employees.▪ Average 50% gain on sale.▪The pond is under leasing.▪Agreed grace period is 3 months.

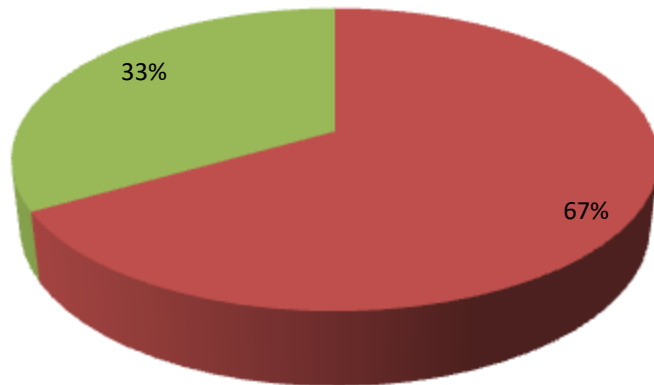
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
Fish sales		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3600
Mobile Bill		300	3600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6000
Entertainment		200	2400
Total fixed Cost (D)		6300	75,600
Net Profit (E) [C-D]		8700	104,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruhi Fish	100	200	20,000				20,000
Silver Carp	300	100	30,000				30,000
kathol fish	50	200	10,000				10,000
Mrigel Fish	50	200	10,000				10,000
Vaung fish	0		20000				20000
Mirror carp	50	175	8,750				8750
Minnow			0			30000	30,000
food of fish						20000	20,000
others			1250			0	0
Total	550	875	100000		0	50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Fish sales	0	40000	480000	504000	529200
Total Sales (A)	0	40000	480000	504000	529200
Less. Variable Expense					0
Fish sales	0	20000	240000	252000	264600
Total variable Expense (B)	0	20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]	0	20000	240000	252000	264600
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3700	3800
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2500	2600
Bank service Charge			100	100	100
Total Fixed Cost		7500	72100	76000	76300
Net Profit (E) [C-D]		12500	167,900	176000	188300
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167,900	176000	188300
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		147900	303900
	Total Cash Inflow	217,900	323900	492200
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	147900	303900	472200

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of pond; Govindo pur,Rajshahi.
Regular customers;

THREATS

Theft
Political unrest

Pictures











নাম: মোঃ

Name: Md.

পিতা: মোঃ

মাতা: মোঃ

Date of Birth:

ID NO:

স্বাক্ষর

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ

কোথাও পাওয়া গেলে নিকটস্থ

ঠিকানা: রাজা মহ/নাম: মোঃ

স্বাক্ষর

FAMILY PICTURE

