

Proposed NU Business Name: SOTOTA MOTSO KHAMAR



Project identification and prepared by: Md. Ataur Rahman ,
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Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMIR HOSSAIN
Age	:	25-12-1997 (20Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Sisters
Address	:	Vill: Kanaia ; P.O: Kanaia ; P.S: Gazipur Sadar; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	AMBIA BEGUM
(iii) Father's name	:	KABIR HOSSAIN
(iv) GB member's info	:	Branch: Bariya , Centre # 30 (Female), Member ID: 3652/1, Group No: 10 Member since: 06-11- 2005 (12 Years) First loan: BDT 10,000/- Last Loan : 20,000/- Outstanding loan: 18500
Further Information:		
(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	:	04 years experience in running business. He has No training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924115672
Family's Contact No.	:	01910054810
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA MOTSO KHAMER
Location	:	Vogra,Gazipur
Total Investment in BDT	:	BDT 5,40,000/-
Financing	:	Self BDT 460,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	120 ft x 120 ft= 14400 square ft
Security of the shop	:	250,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Silver Curp, Talapia,Pangas,Mirror Curp,Big Guns, Mregel,Sor Puti,Feeds etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The Shop Rent.▪Collects goods from Chowrasta, Gazipur .▪Agreed grace period is 3 months.

Existing Business (BDT)

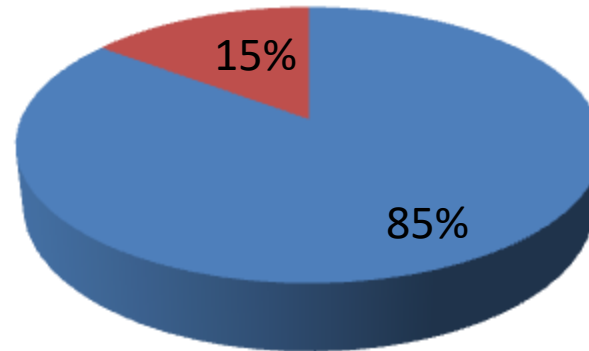
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fish Farm	5000	150000	1800000
	0	0	0
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Fish Farm	4000	120000	1440000
Total variable Expense (B)	4,000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		9,167	110004
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		15,267	183204
Net Profit (E)= [C-D]		14,733	176796

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Silver Curp	10	2600	26,000	10	2,600	26,000	52,000
Talapia,	8	4000	32,000	0	280	0	32,000
Pangas	1000	35	35,000	0	210	0	35,000
Mirror Curp	4	6000	24,000	0	55	0	24,000
Big Guns	5	6000	30,000	5	4,000	20,000	50,000
Mregel	4	5500	22,000	5	4,000	20,000	42,000
Sor Puti,	5	6000	30,000	0	0	0	30,000
Feeds	10	750	7,500	15	900	13,500	21,000
Scurity	1	250000	250,000	0	0	0	250,000
Others	1	3500	3,500	1	500	500	4,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	1048	0	460,000	36	0	80,000	540,000

Source of Finance

- Entrepreneur Contribution=460000
- Investors Investment=80000
- Total=540000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fish Farm	7000	210000	2520000	2646000	2778300
		0	0	0	0
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less Variable Expense			0		
Fish Farm	5600	168000	2016000	2116800	2222640
			0		
Total variable Expense (B)	5,600	168000	2016000	2116800	2222640
Contribution Margin (CM) [C=(A-B)	1,400	42000	504000	529200	555660
Less Variable Expense			0		
Rent		9,167		0	0
Electricity bill		200	2400	2900	3400
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		15,867	80,400	81,500	82600
Net Profit (E)= [C-D]		26133	313596	447,700	473060
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	313596	447,700	473060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		281,596	697296
	Total Cash Inflow	393596	729296	1170356
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	281,596	697296	1138356

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

















FAMILY PICTURE

