

Proposed NU Business Name: **APURBO MOSHO KHAMAR**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBIN KUMAR
Age	:	25-02-1994(23 Years)
Education, till to date	:	Class: HSC
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Brother
Address	:	Vill.Adomdighi P.O: Adomdiggi,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SRI MOTI SOBHI RANI SHIL
(iii) Father's name	:	SRI DULAL DASH
(iv) GB member's info	:	Branch:Gobindopur, Centre # 63(Female), Member ID 9153, Group No: 08 Member since: 02-02-2002 (15Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 1,20,000/-, Outstanding loan: BDT 43,400/-
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-629807
Mother's Contact No.	:	01916-877996
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SRI MOTI SOBI RANI SHIL joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	APURBO MOSHO KHAMAR
Location	:	: Adomdighi, Bogra
Total Investment in BDT	:	BDT 78,5000/-
Financing	:	Self BDT 38,500/-(from existing business) 49% Required Investment BDT 40,000/-(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	600 ft x 100 ft= 60000square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fish, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

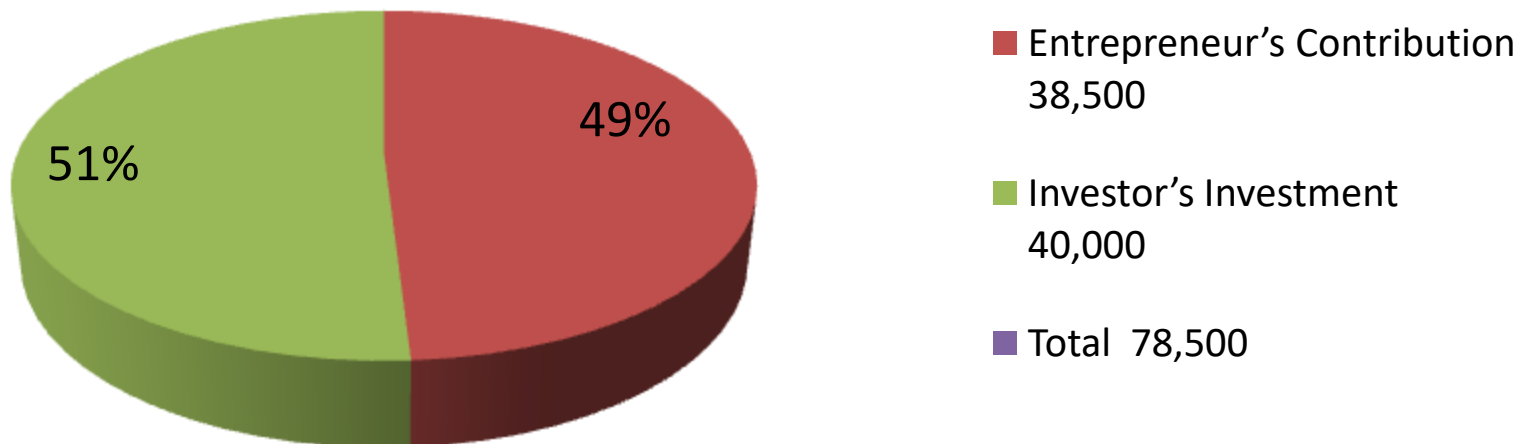
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fish		15000	180000
Total Sales (A)		15000	180000
Less Variable Expense		14100	169200
Fish		14100	169200
Contribution Margin (CM) [C=(A-B)]		9000	108000
Less Variable Expense			
Rent			0
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		100	1200
		0	0
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		2,800	33600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fish	120	100	12,000	1	40,00	40,000	78,500
Fid	5	1300	6.500				
Security			20,000				
Total	125		38,500	1		40,000	78,500

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	20,000	240,000	252,000	264,600
Total Sales (A)	20,000	240,000	252,000	264,600
Less. Variable Expense		0	0	0
	8,000	96,000	100,800	105,840
Total variable Expense (B)	8,000	96,000	100,800	105,840
Contribution Margin (CM) [C=(A-B)]	12,000	144,000	151,200	158,760
Less. Fixed Expense		0	0	0
Rent	0	0	0	0
Transportation	600	7,200	7,560	7,938
Electricity bill	600	7,200	7,560	7,938
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	200	2,400	2,520	2,646
Total Fixed Cost	6600	79,200	83,160	87,318
Net Profit (E) [C-D]	5,400	64,800	68,040	71,442
Investment Payback		16,000	16,000	16,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	64,800	68,040	71,442
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,800	100,840
	Total Cash Inflow	104,800	116,840	172,282
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	48,800	100840	156282

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

