

Proposed NU Business Name: PAPRI MOTSO KHAMAR



Project identification and prepared by : Md: Musha Mia,
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRODIP MOHOLDER
Age	:	12-03-1993(24 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill Hatbati P.O:Botiaghata P.S: Botiaghata Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SEBA DASI MOHLDER
(iii) Father's name	:	ANONDO MOHOLDER
(iv) GB member's info	:	Branch:Botiaghata , Centre # 22(Female), Member ID: 1624/3, Group No: 02 Member since:27-09-1914 raning (03 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 4670/-.
(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	:	05 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.	:	01917-182476
Family's Contact No.	:	01955-615298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEBA DASI MOHLDER Joined Grameen Bank Since 03 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PAPRI MOTSO KHAMAR
Location	:	Hatbati, Botiaghata, Khulna
Total Investment in BDT	:	BD 1,60,000
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	500ft x 500ft= 250000 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Fish .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed▪The Pond is owner.▪Collects goods from Botiaghata.▪Agreed grace period is 3 months.

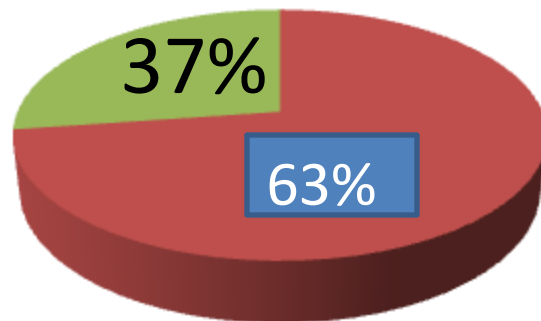
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Fish	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		4,00	4800
Transportation		12,00	14,400
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		10,700	1,28,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Golda	5750p	16	92000	0	0	0	92,000
Feed	08	1000	8000	60	1000	60000	68,000
Total			1,00,000			60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00,000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Fish	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Fish	3200	96,000	1152000	1209600	1270080
Total variable Expense(B)	2,400	72,000	8,64,000	90,7200	95,2560
Contribution Margin (CM) [C=(A-B)	8,00	24,000	2,88,000	3,02400	3,17,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity bill		6,00	7200	7,400	7,600
Transportation		1,400	16,800	17,000	17,200
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		6,00	7,200	7,400	7,600
Total fixed Cost (D)		7,900	94,800	95,600	96,400
Net Profit (E) [C-D)		16,100	1,93,200	2,06800	2,21,120
Investment Payback			24,000	24,000	24,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>	
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,93,200	2,06,800	2,21,120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,74,530	3,57,330
	Total Cash Inflow	2,53,200	3,81,330	5,78,450
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	4,670		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	78,670	24,000	24,000
3	Net Cash Surplus	1,74,530	3,57,330	5,54,450

SWOT ANALYSIS

STRENGTH

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

Pictures

















FAMILY PICTURE

