

## Proposed NU Business Name: SREE GURU 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	:	<b>AJITESH RAY</b>
Age	:	10-05-1994(24 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	0 son 0 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill Kholsibunia 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	:	<b>KOBITA RAY</b>
(iii) Father's name	:	<b>PORIMOL RAY</b>
(iv) GB member's info	:	Branch:Botiaghata , Centre # 48(Female), Member ID: 3095/1, Group No: 02 Member since:10-04-1996 raning (20 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 10,460/-.
(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	:	4 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.	:	01954-166247
Family's Contact No.	:	01942-296126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOBITA RAY** Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 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	:	<b>SREE GURU MOTSO KHAMAR</b>
Location	:	Kholsibunia, Botiaghata, Khulna
Total Investment in BDT	:	BD 251,000
Financing	:	Self BDT 201,000(from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	150ft x 50ft= 7500 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;Fish .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed</li><li>▪The Pond is onwer.</li><li>▪Collects goods from Botiaghata.</li><li>▪Agreed grace period is 3 months.</li></ul>

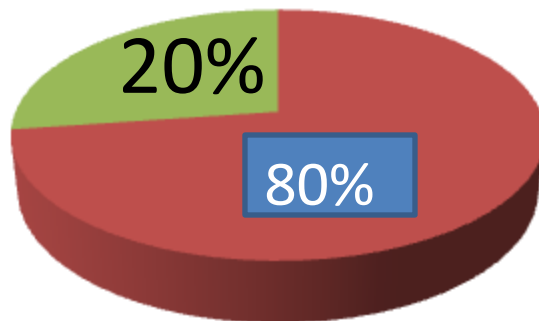
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Fish	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	6,00	18,000	2,16,000
<b>Less. Fixed Expense</b>			
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
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>1,28,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Golda	8000p	25	200000	00	0	0	2,00,000
Feed	1	1000	1000	50	1000	50000	51,000
<b>Total</b>			<b>201000</b>			<b>50000</b>	<b>2,51,000</b>

## Source of Finance



Entrepreneur Investment:  
2,01,000  
Investor Investment:50,000  
Total Investment:2,51,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
<b>Revenue (sales)</b>					
Fish	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
Fish	3200	96,000	1152000	1209600	1270080
<b>Total variable Expense(B)</b>	2,400	72,000	8,64,000	90,7200	95,2560
<b>Contribution Margin (CM) [C=(A-B)]</b>	8,00	24,000	2,88,000	3,02400	3,17,520
<b>Less. Fixed Expense</b>					
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
<b>Total fixed Cost (D)</b>		<b>7,900</b>	<b>94,800</b>	<b>95,600</b>	<b>96,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,100</b>	<b>1,93,200</b>	<b>2,06,800</b>	<b>2,21,120</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>SI #</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	1,93,200	2,06,800	2,21,120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,62,740	3,49,540
	<b>Total Cash Inflow</b>	<b>2,43,200</b>	<b>3,69,540</b>	<b>5,70,660</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	10,460		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>80,460</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,62,740</b>	<b>3,49,540</b>	<b>5,50,660</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

