



Proposed NU Business Name : **birendronath modso chash**

Business Category : **Fisheries & Animal Husbandry ,
Fisheries**



Business Proposal Identified & Prepared by : **Kabir Raksum, Unit Incharge Taherpur ,
Rajshahi,Zone 01.**

Business Proposal Verified by : **Kabir Raksum**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Birendronath Pramanik Vill: Pampara, Union: Silmaria, District: Rajshahi
Age	: 34 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 3 (Three) Brothers
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Josna Rani
(iii) Father's name	: Late dulal chondro pramanik
(iv) GB member's info	: Branch: Shilmaria Puthia, Putia, Centre # 57 Loan no.: 3448/3, Member since 07 April 2008 Existing loan: Tk. 4,000 Outstanding loan: Tk. 4,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01780780414, 01764060453
NU's NID/Birth Certificate No.	:	8118281667881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Josna Rani is a GB member since 07 April 2008, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>birendronath modso chash</i>
Address/ Location	:	pompara, pochamaria, puthia, rajshahi
Total Investment Required in BDT	:	Tk. 220,000
Financing	:	Self Tk. 120,000 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 40%
(ii) Estimated % of proposed gross profit margin	:	From Product 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	43,333	1,299,990	15,599,880
Total Sales/commission (A)	43,333	1,299,990	15,599,880
Less: Cost of Sales			
Cost of Product(s)	26,000	780,000	9,360,000
Total Cost of Sales and Services (B)	26,000	780,000	9,360,000
Gross Profit (C) [C=(A-B)]	17,333	519,990	6,239,880
Less: Operating Cost			
Food Cost		6,000	72,000
Mobile Bill		300	3,600
Present salary (Entrepreneur)		5,000	60,000
Transport costs		1,000	12,000
Non Cash Item			
Deprecation Expenses		100	1,200
Total Operating Cost (D)		12,400	148,800
Net Profit (C-D)		507,590	6,091,080

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
	Investment in products (Different Types of Fish etc.)		50,000	50,000
Investment in Machinaries (Different Types of Fish etc.)	Investment in Machinaries (Different Types of Fish etc.)	120,000	50,000	170,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		120,000	100,000	220,000

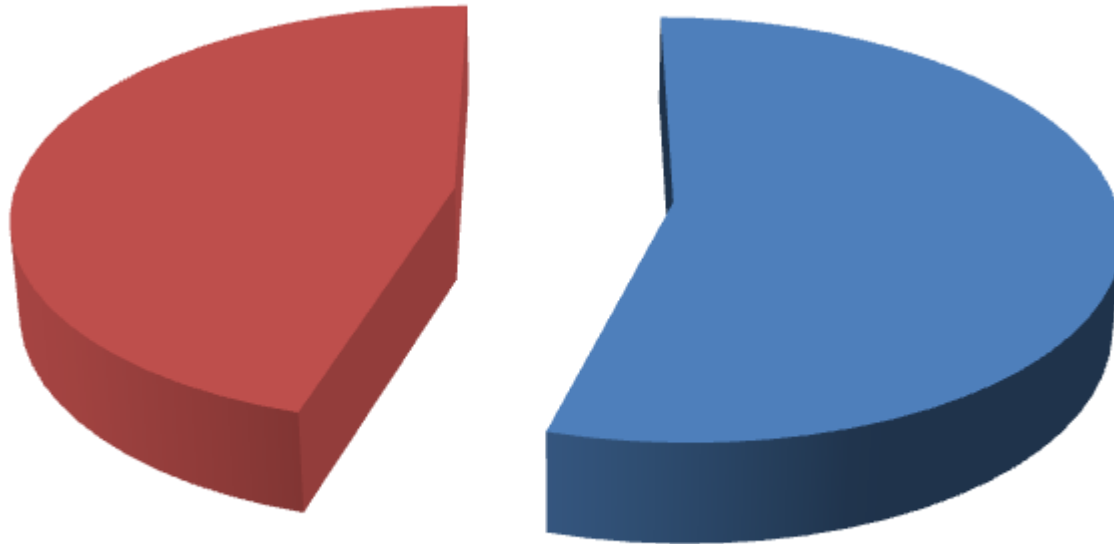
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 120,000 (54%)

■ GSSB's Investment BDT 100,000 (46%)

■ Total Capital BDT 220,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	1,667	50,010	600,120	1,834	55,020	660,240	2,017	60,510	726,120
Total Sales/commission (A)	1,667	50,010	600,120	1,834	55,020	660,240	2,017	60,510	726,120
Less: Cost of Sales									
Estimated cost of Product(s)	1,000	30,000	360,000	1,100	33,000	396,000	1,210	36,300	435,600
Est. Total Cost of Sales and Services (B)	1,000	30,000	360,000	1,100	33,000	396,000	1,210	36,300	435,600
Gross Profit (C) [C=(A-B)]	667	20,010	240,120	734	22,020	264,240	807	24,210	290,520
Less: Operating Cost									
Food Cost		7,000	84,000		7,700	92,400		8,470	101,640
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Transport costs		1,000	12,000		1,100	13,200		1,210	14,520
Mobile Bill		300	3,600		330	3,960		363	4,356
Ownership Transfer Fee		606	5,454		606	7,272		606	7,274
Non Cash Item									
Depriciation Expenses		142	1,700		142	1,700		142	1,704
Total Operating Cost (D)		14,048	166,754		15,378	184,532		16,841	202,094
Net Profit (C-D)		5,962	73,366		6,642	79,708		7,369	88,426
Retained Income			73,366			153,074			241,500

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	78820	86872	95725
1.3	Depreciation Expense	1700	1700	1704
1.4	Opening Balance of Cash Surplus	0	47796	92736
	Total Cash Inflow	180520	136368	190165
2.0	Cash Outflow			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	Total Cash Outflow	132724	43632	43644
3.0	Total Cash Surplus	47796	92736	146521

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures

প্রস্তাবিত নবীন উ

প্রকল্পের নাম:

বী বৈশ্ব ষ্টেম স্ট্র

ইউনিটের নাম:

কোম্পিউটার, ক্রসকোর্স

উদ্যোগের সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

বী বৈশ্ব ষ্টেম স্ট্র

জন্ম তারিখ: ২০-০৯-১৯

বয়স:

০৫ বছর

শিক্ষাগত যোগ্যতা:

৯ম শ্রেণী



