

## Proposed NU Business Name: **M/S Tonmay Motsho Khamar**



Project identification and prepared by: Md. Abu Bakkar Siddique,  
Khulna Sadar Unit, Khulna.

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Tonmay Golder</b>
Age	:	27-01-1988 ( 30 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Dauther 0
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: South Shailmari,P.O: Koya bazar,P.S: Batiaghati, 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	:	Saba Golder
(iii) Father's name	:	Himangshu Golder
(iv) GB member's info	:	Branch: Batiaghata, Centre # 48 (Female), Member ID: 3096/2 , Group No: 03 Member since: 12-11-2012( 5 Years) First loan: BDT = 10,000 /- Last loan BDT=10,000/-
Further Information:	:	Outstanding loan:= 9780/-
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	0 years of business experience. 0 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.	:	01927-399616
Family's Contact No.	:	01864-047250
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SabaGolder** joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	M/S Tonmay Motsho Khamar
Location	:	Kachari,Batiaghata, Khulna
Total Investment in BDT	:	BDT110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55 % Required Investment BDT 50,000/- (as equity)45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 ft x 0 ft= 4200 square ft
Security of the shop	:	own
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fish etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The Pond is Own.</li><li>▪Collects goods from Khulna.</li><li>▪Agreed grace period is 3 months.</li></ul>

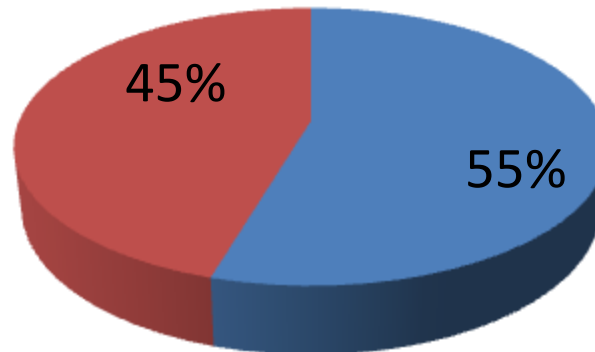
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Feed	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		5000	60,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,500</b>	<b>126,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,300</b>	<b>75,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Feed	3	3000	9000	Feed	15	3000	45,000	54,000
Fish (Golda)	15000	2	30000				0	30,000
Cemecal			1000				0	1,000
Machinaries	2	10000	20000				0	20,000
			0				0	0
Others			0	Others			5,000	5,000
<b>Total</b>			<b>60,000</b>				<b>50,000</b>	<b>110,000</b>

## Source of Finance

■ Entrepreneur's contibution 60000    
 ■ Investor's Investment 50000    
 ■ Total 110000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Fish	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Feed	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		5000	60,000	63,000	66,150
Transportation		200	2,400	2,520	2,646
Mobile Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>11,033</b>	<b>132,400</b>	<b>135,820</b>	<b>128,780</b>
<b>Net Profit (E) [C-D]</b>		<b>9,967</b>	<b>119,600</b>	<b>128,780</b>	<b>149,050</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	119,600	128,780	149,050
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		103,600	216,380
	<b>Total Cash Inflow</b>	<b>173,600</b>	<b>236,380</b>	<b>369,430</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,600</b>	<b>216,380</b>	<b>349,430</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 02 Years  
Own Business : 02 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

















# ২নং বটিয়াঘাটা ইউনিয়ন পরিষদ

বটিয়াঘাটা, খুলনা।  
ইউ.পি.-১৩

ক্রমিক নং- ৪৯৫



সই নং- ০৮

## ব্যবসা বাণিজ্যের ট্রেড লাইসেন্স

তারিখ: ২০১৩/২০১৪

লাইসেন্স নং- \_\_\_\_\_  
প্রতিষ্ঠানের নাম "মেসার্স তন্ময় সবেজ প্রাইভেট লিমিটেড"  
লাইসেন্সধারীর নাম তন্ময় গোলদার  
পিতা/স্বামীর নাম হিম্মত গোলদার  
মাতা সোহা গোলদার  
ঠিকানা গ্রাম- চক্ষিণ গোলদার, ডাকঘর- বটিয়াঘাটা, পোষ্টা- খুলনা  
ব্যবসার ধরণ ফিউরি স্নাক চাষ

ফি হ্রদনের পরিমাণ ৩০০/- + (২০% ভ্যাট-৪০০/-) পারিশোধ  
(অর্থ) তিন হাজার পাঁচশত টাকা মাত্র।  
২০১৩/২০১৪ তারিখ পর্যন্ত বৈধ

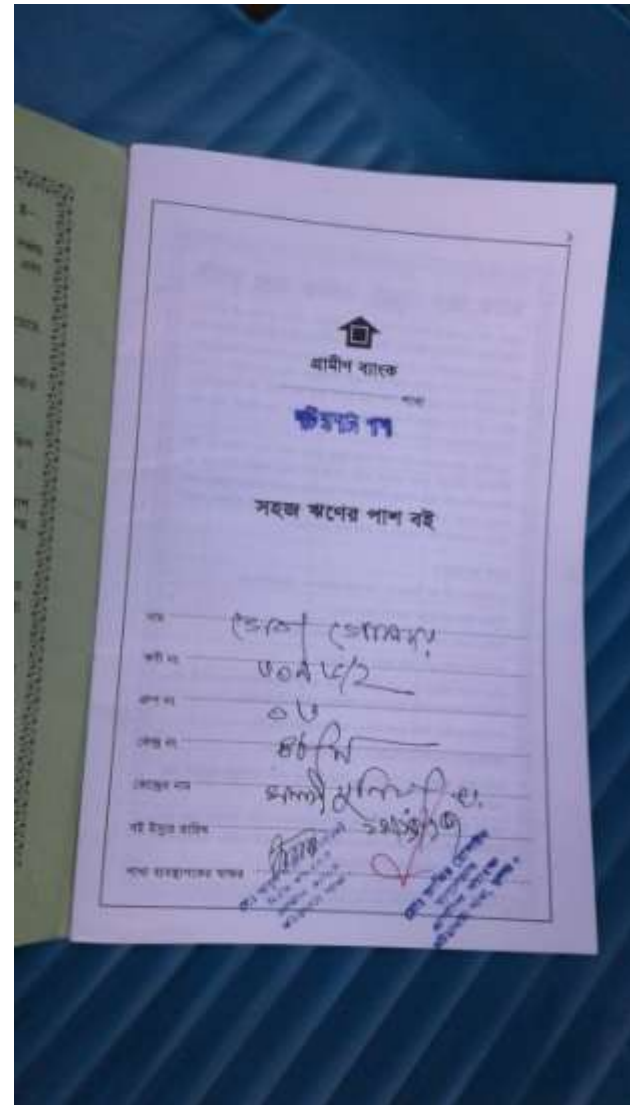
প্রাপ্ত হলে তার ব্যক্তি/বৃত্তি/পেশা নেই কারণে যাবত জন এই ট্রেড লাইসেন্স

প্রদান করা হলো।

(চেয়ারম্যান)

২নং বটিয়াঘাটা ইউনিয়ন পরিষদ  
বটিয়াঘাটা, খুলনা।

তারিখ: \_\_\_\_\_



# FAMILY PICTURE

