

Proposed NU Business Name: BRISTY GORUR KHAMAR



Project identification and prepared by: Md. Shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RONY MIYA
Age	:	01-04-1982(35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Boy & 01 Girl
No. of siblings:	:	02 Brothers & 03 Sister
Address	:	Vill: bondotakuria P.O: dhanbari P.S: Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.JOHURA BEGUM
(iii) Father's name	:	MD.TOFAZZOL HOSSAIN
(iv) GB member's info	:	Branch: chalash , Centre # 06(female), Member ID: 1509/1, Group No: 06 Member since: 2000 -2009 (09Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 6,000 Outstanding loan: 0
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-219528
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOHURA BEGUM Joined Grameen Bank Since 17 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.

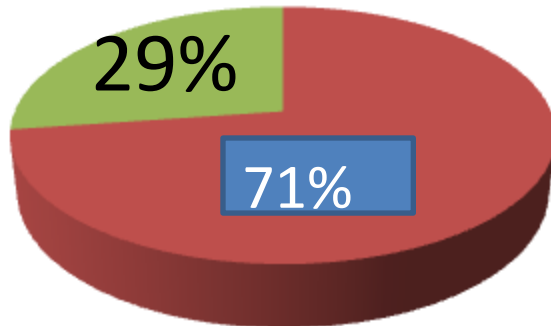
Proposed Nobin Udyokta Business Info

Business Name	:	BRISTY GORUR KHAMAR
Location	:	Bondotakuria, donbari,Tangail.
Total Investment in BDT	:	BDT 240,000
Financing	:	Self BDT 170,000(from existing business) 71% Required Investment BDT 70,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13ft x 6 ft= 78 Square ft
Security of the shop	:	Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; millk, Etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
millk	1,200	36,000	432000
Total Sales (A)	1,200	36,000	432000
Less. Variable Expense			
fish etc	480	14,400	172800
	0	0	0
	0	0	0
Total variable Expense (B)	480	14,400	172800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259200
Less. Fixed Expense			
Rent		8000	96,000
Electricity bill		200	2,400
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		13,400	160,800
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	01p	50,000	50,000			70,000	120,000
OX	03p	40,000	120,000				120,000
			0				
Security			0				0
Total			170,000			70,000	240,000



Entrepreneur
Investment:170,000
Investor Investment:70,000
Total Investment:240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
fish etc	1,300	39,000	468,000	491,400	515,970
Total Sales (A)	1,300	39,000	468,000	491,400	515,970
Less. Variable Expense					
fish etc	520	15,600	187,200	196,560	206,388
Total variable Expense(B)	520	15,600	187,200	196,560	206,388
Contribution Margin (CM) [C=(A-B)	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Rent		8000	96,000	96,000	96,000
Electricity bill		200	2,400	2,500	2,800
Transportation		0	0	0	0
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		0	0	300	500
Guard		0	0	0	0
Genaretor		0	0	0	2,400
Mobile bill		200	2,400	2,600	2,900
Total fixed Cost (D)		13,400	160,800	161,900	165,700
Net Profit (E) [C-D)		10,000	120,000	132,940	143,882
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<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	70,000		
1.2	Net Profit	120,000	132,940	143,882
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92,000	196,940
	Total Cash Inflow	190,000	224,940	340,822
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	92,000	196,940	312,822

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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

