

Proposed NU Business Name: OSIM MOTSO KHAMAR



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Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	OSIM MONDOL
Age	:	18-11-1984(34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
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	:	SOBITA MONDOL
(iii) Father's name	:	KISNOPODO MONDOL
(iv) GB member's info	:	Branch: Botiaghata , Centre # 48(Female), Member ID: 3089/1, Group No: 01 Member since: 12-06-2014 raning (03Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 5,660/-.
(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.	:	01724-004227
Family's Contact No.	:	01942-107461
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOBITA MONDOL Joined Grameen Bank Since 03 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	:	OSIM MOTSO KHAMAR
Location	:	Batbati, Botiaghata, Khulna
Total Investment in BDT	:	BD : 150,000
Financing	:	Self BDT 90,000(from existing business) 60% Required Investment BDT 60,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	200ft x 150ft= 30000 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 onwer. ▪Collects goods from Jossor. ▪Agreed grace period is 3 months.

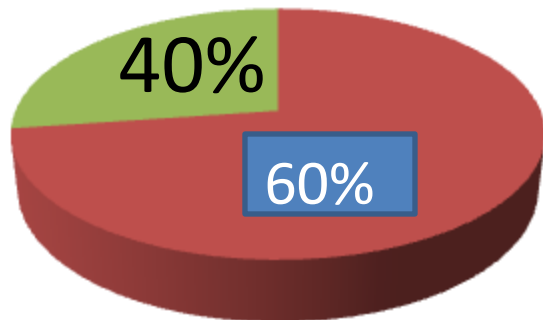
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Fish	2,000	60,000	72,000
Total variable Expense (B)	2,000	60,000	72,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		2,000	24,000
Transportation		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		5,00	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Tilapia	70000p	01	70000	00	0	0	70,000
Rue	20kg	250	5000				5000
Katla	20kg	250	5000				5000
Feed	10	1000	10000	60	1000	60000	70,000
Total			90,000			60,000	1,50,000

Source of Finance



Entrepreneur Investment:
90,000
Investor Investment:60,000
Total Investment:1,50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Fish	3,500	1,05,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	1,05,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Fish	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense(B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	7,00	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		0	0	0	0
Electricity bill		2,500	30,000	30,200	30,400
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		6,00	7,200	7,400	7,600
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		7,00	8,400	8,600	8,800
Total fixed Cost (D)		9,300	1,11,600	1,12,400	1,13,200
Net Profit (E) [C-D]		11,700	1,40,400	1,52,200	1,64,630
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>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,40,400	1,52,200	1,64,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,10,740	2,38,940
	Total Cash Inflow	2,00,400	2,62,940	4,03,570
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	5,660		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	89,660	24,000	24,000
3	Net Cash Surplus	1,10,740	2,38,940	3,79,570

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

