

Proposed NU Business Name: KALPANA MOTSO KHAMAR



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khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KALPANA MONDAL
Age	:	17-09-1992 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill: HatbatiP.O: Botiagata ,P.S: Batiaghata, 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	:	ANAROTI RAY
(iii) Father's name	:	BIVUTI RAY
(iv) GB member's info	:	Branch: Batiaghata, Centre # 22 (Female), Member ID: 1684 , Group No: 01 Member since: 01-01-1999 (18Years) First loan: BDT = 3,000 /- Last loan BDT=40,000/-
Further Information:	:	Outstanding loan:= 29,680/-
(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 & Skill Own Business and Training Info	:	07 years of business experience. 07 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.	:	01995-614904
Family's Contact No.	:	01949-235647
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANAROTI RAY joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALPANA MOTSO KHAMAR
Location	:	Hatbati,Botiagata,Khulna
Total Investment in BDT	:	BDT 91,000/-
Financing	:	Self BDT 51,000/- (from existing business) 56% Required Investment BDT 40,000/- (as equity) 44 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	150 ft x 50 ft=7500 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Pond is Ownted .▪Collects goods from Khulna.▪Agreed grace period is 3 months.

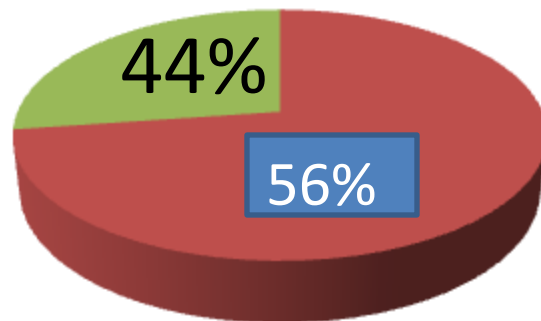
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Fish	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		2,00	0
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Golda	3500p	14	49000	0	0	0	49000
Rui	5kg	200	1000				1000
Feed	1	1000	1000	40	1000	40000	41,000
Total			51,000			40,000	91,000

Source of Finance



Entrepreneur Investment:
51,000
Investor Investment:40,000
Total Investment:91,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Fish	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Fish	2,400	72,000	8,64,000	90,7200	95,2560
Total variable Expense(B)	2,400	72,000	8,64,000	90,7200	95,2560
Contribution Margin (CM) [C=(A-B)	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity bill		5,00	6,000	6,200	6,400
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		4,00	4,800	5,000	5,200
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		7,00	7,200	7,400	7,600
Total fixed Cost (D)		7,100	85,200	85,800	86,400
Net Profit (E) [C-D)		10,900	1,30,800	1,41,000	1,51,740
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	1,30,800	1,41,000	1,51,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85,120	2,10,120
	Total Cash Inflow	1,70,800	2,26,120	3,61,860
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan	29,680		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	85,680	16,000	16,000
3	Net Cash Surplus	85,120	2,10,120	3,45,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 07 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









