

Proposed NU Business Name: M/S PRONAY MOTSO KHAMAR



Project identification and prepared by : Md: Musha Mia
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRONAY BAIRAGI
Age	:	10-03-1997(21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 sisters 1 Brother
Address	:	Vill: Kholsibunia P.O: Botiaghata PO: 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	:	DIPALY BOIRAGI
(iii) Father's name	:	PONKOS BOIRAGI
(iv) GB member's info	:	Branch: Botiaghata, Centre # 48(Female), Member ID: 4112/2, Group No: 06 Member since:15-02-2002 raning (15Years) First loan: BD: 6,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 5490/-.
(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.	:	01701-831069
Family's Contact No.	:	01999-254785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DIPALY BOIRAGI Joined Grameen Bank Since 15 Years Ago. At First She Took 6,000 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	:	M/S PRONAY MOTSO KHAMAR
Location	:	Kholsibunia, Botiaghata, Khulna
Total Investment in BDT	:	BD : 86,000/-
Financing	:	Self BDT 46,000(from existing business) 53% Required Investment BDT 40,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	100ft x 50ft= 5000 Square ft
Security of the shop	:	
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.▪The Pond is owener▪Collects goods from Banda.▪Agreed grace period is 3 months.

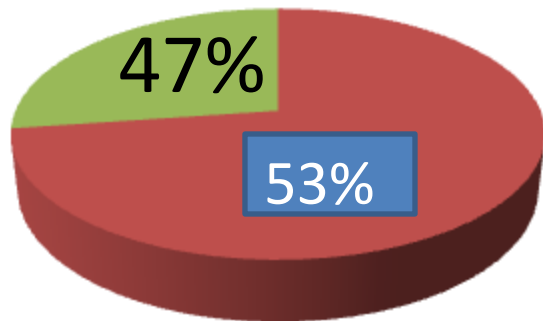
Existing Business (BDT)

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		0	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)		5,900	70,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Golda	2000p	10	20,000	00	0	0	20,000
Bagda	2000	12	24,000	0	0	0	24,000
Rui	2kg	250	500				500
Katla	2kg	250	500				500
Feed	1	1000	1000	40	1000	40000	41,000
Total			46,000			40,000	86,000

Source of Finance



Entrepreneur Investment:
 46,000
Investor Investment:40,000
Total Investment:86,000

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		0	0	0	0
Transportation		4,00	4,800	5,000	5,200
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		5,00	6,000	6,200	6,400
Total fixed Cost (D)		6,400	76,800	77,400	78,000
Net Profit (E) [C-D]		11,600	1,39,200	1,49,400	1,60,140
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	1,39,200	1,49,400	1,60,140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,17,710	2,51,110
	Total Cash Inflow	1,79,200	2,67,110	4,11,250
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan	5,490		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	61,490	16,000	16,000
3	Net Cash Surplus	1,17,710	2,51,110	3,95,250

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

