

Proposed NU Business Name: RUBAL MOTSHO KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL MOTSO KHAMAR
Age	:	08-12-1987(18 Years)
Education, till to date	:	Class-Eight
Marital status	:	No
Children	:	No
No. of siblings:	:	02 Sisters,01 Brother
Address	:	Vill:Chitholia, P.O:Solia, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORNA RANI SHIL
(iii) Father's name	:	TAPON CHANDRA SHIL
(iv) GB member's info	:	Branch: Porshuram, Centre # 86(Female), Member ID:8074 Group No: 01 Member since: 03-04-2012-2018(05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 11000/-
(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	:	03 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879535153
Mother's Contact No.	:	01830321122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORNA RANI SHIL joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

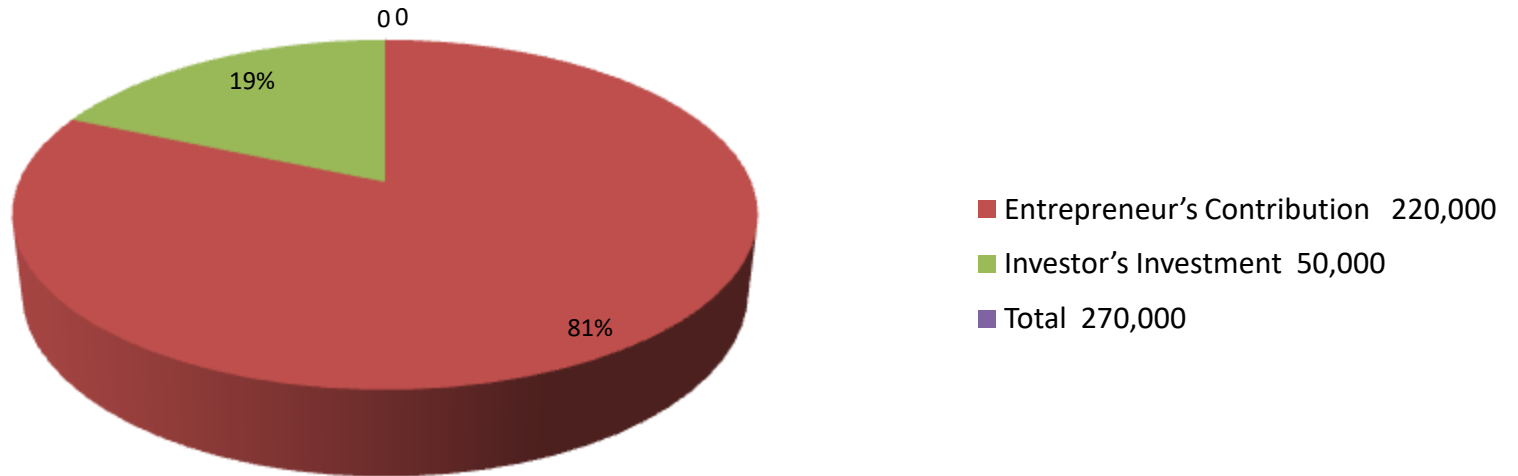
Proposed Nobin Udyokta Business Info

Business Name	:	RUBAL MOTSHO KHAMAR
Location	:	Chitholia,Solia,Porshuram,Feni.
Total Investment in BDT	:	BDT 270000/-
Financing	:	Self BDT 220000(from existing business) 81% Required Investment BDT,50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0ft x 0 ft. = 00square ft
Security of the shop	:	100000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods lik;ruik, katla, mrigel, telapia, others.. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
ruï,katla,mrigel,silvercup,telapia,others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
ruï,katla,mrigel,silvercup,telapia,others.	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		12200	146400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ru			25,000			20,000	45,000
katla			20,000			10,000	30,000
mrigel			20,000			10,000	
silvercup			20,000				
telapia			35,000			10,000	
security			100,000				
Total	0	0	220,000	0	0	50,000	270,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rui,katla,mrigel,silvercup,telapia,others.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
large cow,small cow,others.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5800	69600	70180	70769
Net Profit (E)= [C-D]		18200	218400	229320	240786
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	218,400	229320	240786
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		198400	407720
	Total Cash Inflow	268,400	427,720	648,506
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	198,400	407,720	628,506

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Chitholia,Solia,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

