

Proposed NU Business Name: MA PAKHI GHOR



Project identification and prepared by : Md: Musa Mia
Khulna Sador Unit, Khulna
Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NITIS KUMER BACHAR
Age	:	20-03-1989(29 Years)
Education, till to date	:	HSC
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	03 Sisters
Address	:	Vill: Khalispur P.O:Khulna P.S: Khulna 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	:	SUSOMA RANI BOCHOR
(iii) Father's name	:	HIMANSU KUMER BACHOR
(iv) GB member's info	:	Branch: Fultola , Centre # 28(Female), Member ID: 8039, Group No: 10 Member since: 07-11-2009 raning (7Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 8910/-.
(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	:	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.	:	01964-946200
Family's Contact No.	:	01727-300114
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sador Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUSAMA RANI BACHAR Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 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	:	MA PAKHI GHOR
Location	:	Botiaghata, Khulna
Total Investment in BDT	:	BD : 1,60,000
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30t x 20ft= 600 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Pakhi,Medicen,Feed etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. After getting equity fund No employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

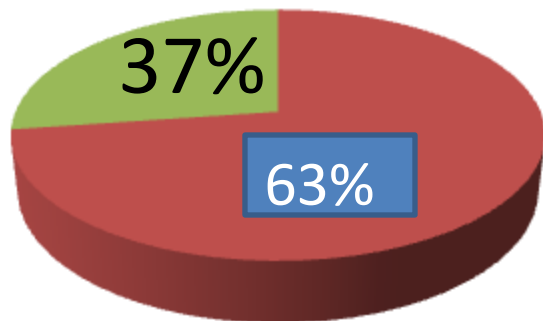
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bajurika, Munia, Etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Bajurika, Munia, Etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		500	6,000
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bazurika	400	200	80000	Bazurika	100	200	20000	1,00000
Munia	20	200	4000	Munia	40	200	8000	12,000
Prince	10	200	2000	Prince	20	200	4000	6,000
kacha	30	200	6000	kacha	60	200	12000	18,000
feed	04	2000	8000	feed	05	2000	10000	18,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others				Others			6000	6,000
Total			1,00000				60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Bajurika,Munia, Etc.	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Bajurika,Munia, Etc.	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		700	8,400	8,820
Transportation		800	9,600	10,080
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		500	6,000	6,300
Mobile Bill		900	10,800	10,800
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		8,900	106,800	108,000
Net Profit (E) [C-D]		15,100	181,200	194,400
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	181,200	194,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		136,290
	Total Cash Inflow	241,200	330,690
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	8910	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	104,910	36,000
3	Net Cash Surplus	136,290	294,690

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 12 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

