

Proposed NU Business Name: PLABON MOSSO 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	:	PLABON BOSE
Age	:	01-01-1992 (26 Years)
Education, till to date	:	B,A
Marital status	:	Unarried
Children	:	0 Daughter
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: Hetalbunia P.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	:	MONISA BOSE
(iii) Father's name	:	SWARAJ BOSE
(iv) GB member's info	:	Branch: Batiaghata, Centre # 69 (Female), Member ID: 6935 , Group No: 03 Member since: 18-01-2003 (15Years) First loan: BDT = 3,000 /- Last loan BDT=20,000/-
Further Information:	:	Outstanding loan:= 6505/-
(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	:	05 years of business experience.
Own Business and Training Info	:	0 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.	:	01950-773754
Family's Contact No.	:	01712-690204
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Sadar Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONISA BOSE joined Grameen Bank since 15 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	:	PLABON MOSSO KHAMAR
Location	:	Hetalbunia,Botiagata,Khulna
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 50 ft=2000 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 Owned .▪Collects goods from Khulna.▪Agreed grace period is 3 months.

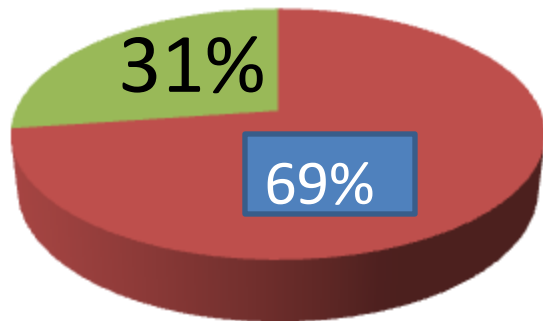
Existing Business (BDT)

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

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rui	50	150	7500	50	1000	50000	57500
Silver	100	100	10000				10000
Japani puti	100	100	10000	0	0	0	10000
Foloi	200	400	80000	0	0	0	80000
Others		0	2500	0	0		2500
Total			1,10,000	0	0	50,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,10,000
Investor Investment:50,000
Total Investment:1,60,000

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>2 year (BDT)</i>	
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
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		1,04,294	2,25,294
	Total Cash Inflow	1,80,800	2,45,294	3,77,034
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	6,506		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	76,506	20,000	20,000
3	Net Cash Surplus	1,04,294	2,25,294	3,57,034

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

