

A Nobin Udyokta Project

Mijan Mothso Aroth



Project by : Mijanur Rahman
Identified by : Md.Saiful Islam
Verified By: Md. Sohrab Hossain

Hajigonj Unit, Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mijanur Rahman
Age	:	01/01/1983(34Years)
Marital status	:	Married
Children	:	Son-03
No. of siblings:	:	Brothers- 04 Sisters - 02
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Khorsida Begum
(iii) Father's name	:	Md. NuroI Islam
(iv) GB member's info	:	Branch- Tamta Sharasty Center- 09 ,Group- 155Loanee no-2542.2 Member Since10/01/2005 First loan: 5000 Existing loan- Nill Outstanding: Nill-
Further Information:		
(v) Who pays GB loan installment	:	N/U
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Mothso Business.
Trade License No-		55/15-16
Business Experiences	:	15Years
Other Own/Family Sources of Income	:	Income from Fish Arath and three Brothers abroad,
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01727-618446, 01839-871197
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.



NU's Mother has been a member of Grameen Bank (GB) from 10/01/2005 to 30/11/2012 (8 years). At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name		Mizan Mothso Aroth
Address/ Location	:	Warouk Bazar, Sharasty, Chandpur.
Total Investment in BDT	:	535,450/=
Financing	:	Self BDT435,450 (from existing business) - 81% Required Investment BDT100,000 (as equity) -19%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Half Yearly	Yearly
Sales (A)		400,000	800,000
<i>Less: Operating Costs</i>			
Electricity Bill		1,800	3600
Mobile bill(500*6)		6,000	12000
Preparing pond (using Area, phosphate, calcium etc)		15,000	30000
Present Salary (8000*6)		48,000	96000
Labour cost (part time) (1800*6)		10,800	21600
Shop Rent (1900*6)		11,400	22800
Others cost		1,800	3600
Fish Pona (80000)		80,000	160000
Fish feed (6*15000)		90,000	180000
Net and other security items for fish		7,000	14000
Medicine		20,000	40000
Non Cash Item:			
Total Operating Cost (D)		303,200	606,400
Net Profit (C-D):		96,800	193,600

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Furniture	5,000		
Ponds (3)	278,000		
Advance	20,000		
Present goods (*)	132,450		435,450
Proposed Items (**):		100,000	100,000
Total Capital	435,450	100,000	535,450

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Rou Fish(120kg*120)	14,400
Katol Fish(110Piece*150)	16,500
Karpo Fish(120kg*200)	24,000
Mrigel(80gk*120)	9,600
Tekapia(100kg*200)	20,000
Sarpoti(20kg*300)	6,000
Boyal(10Piece*100)	1,000
Taki(20gk*100)	2,000
Shing(5gk*300)	1,500
Glaskap(50gk*300)	15,000
Kalbaos(50gk*200)	10,000
Silverkap(50kg*100)	5,000
Feed(2Bosta*825)	1,650
Khol(2Bosta*2400)	4,800
Euria(1Bosta)	1,000
Total Present Stock	132,450

Proposed Stock items	
Product name with quantity	Amount
iaëB Rou (80kg*200)	16,000
KvZj Katol (40kg*250)	10,000
g, #MjMrigel(50kg*140)	7,000
#ZjvwcvqTelapia(12000Piec e)	24,000
wksShing(15kg)	5,000
%oLjKhol(5Bosta*2400)	12,000
Feed(40Bosta*825)	16,500
BDwiqvEuria(10Bosta*950)	9,500
Total Proposed Item	100,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Half Yearly	Yearly	Daily	Half Yearly	Yearly	Daily	Half Yearly	Yearly
sales		480000	960000		520000	1040000		550000	1100000
Less operating cost									
Preparing pond(using area, phosphate,calcium etc)		18000	36000		18000	36000		18000	36000
Mobile Bill		3600	7200		3900	7800		3900	7800
Electricity Bill		1800	3600		1800	3600		1800	3600
Shop Rent		11400	22800		11400	22800		11400	22800
Fish feed (6*20000)		120000	240000		125000	250000		130000	260000
Proposed Salary- Self		48000	96000		48000	96000		48000	96000
Labour Cost(part time)		18000	36000		19000	38000		20000	40000
Fish Pona (100000)		100000	200000		110000	220000		120000	240000
Medicine		25000	40000		26000	52000		27000	54000
Others (fees,		1800	3600		2000	4000		2500	5000
Others		10000	20000		12000	24000		15000	30000
Total Operating Cost (D)		357600	715200		377100	754200		397600	795200
(Net Profit C-D) :		122,400	244,800		142,900	285,800		152,400	304,800
Pay back			40,000			40,000			40,000
Retained Income:			204,800			245,800			264,800

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	244,800	285,800	304,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	204,800	450,600
	Total Cash Inflow	344,800	490,600	755,400
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Investment Pay Back	40000	40000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	204,800	450,600	715,400



STRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 15years working Experience

WEAKNESS

- Lack of investment
- Less stock

OPPORTUNITIES

- Have a chance at more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

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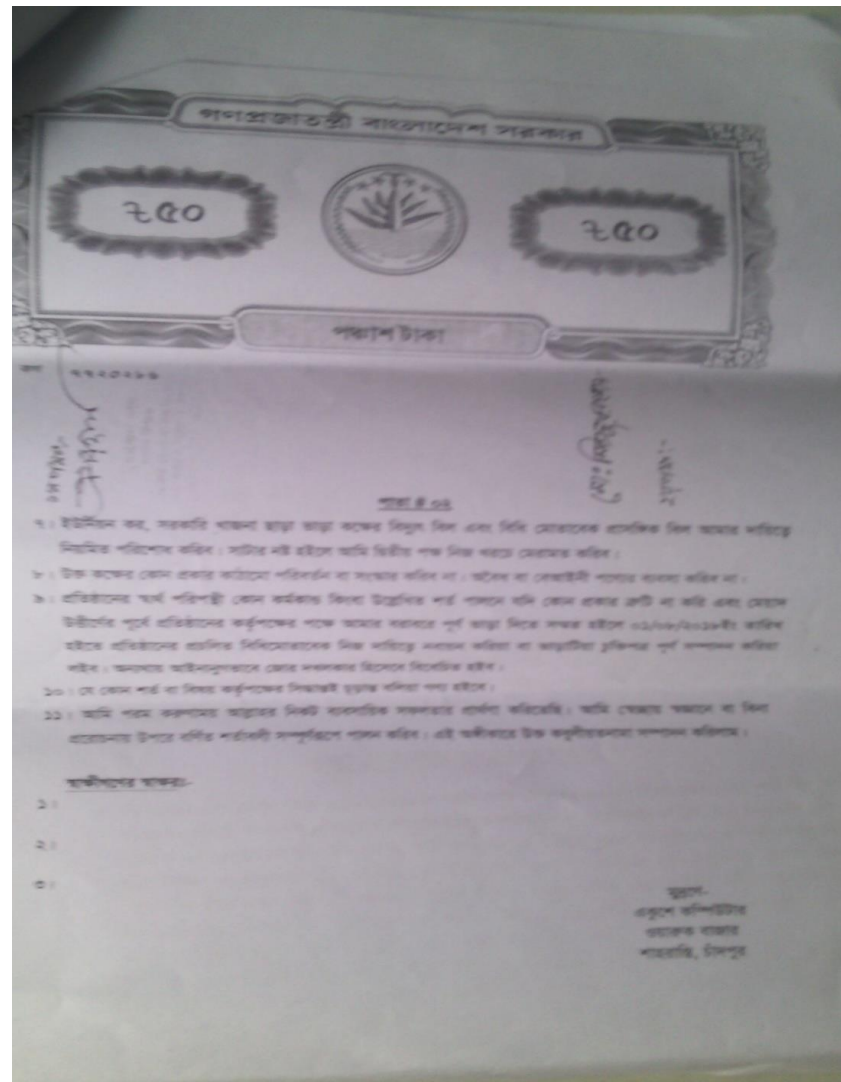
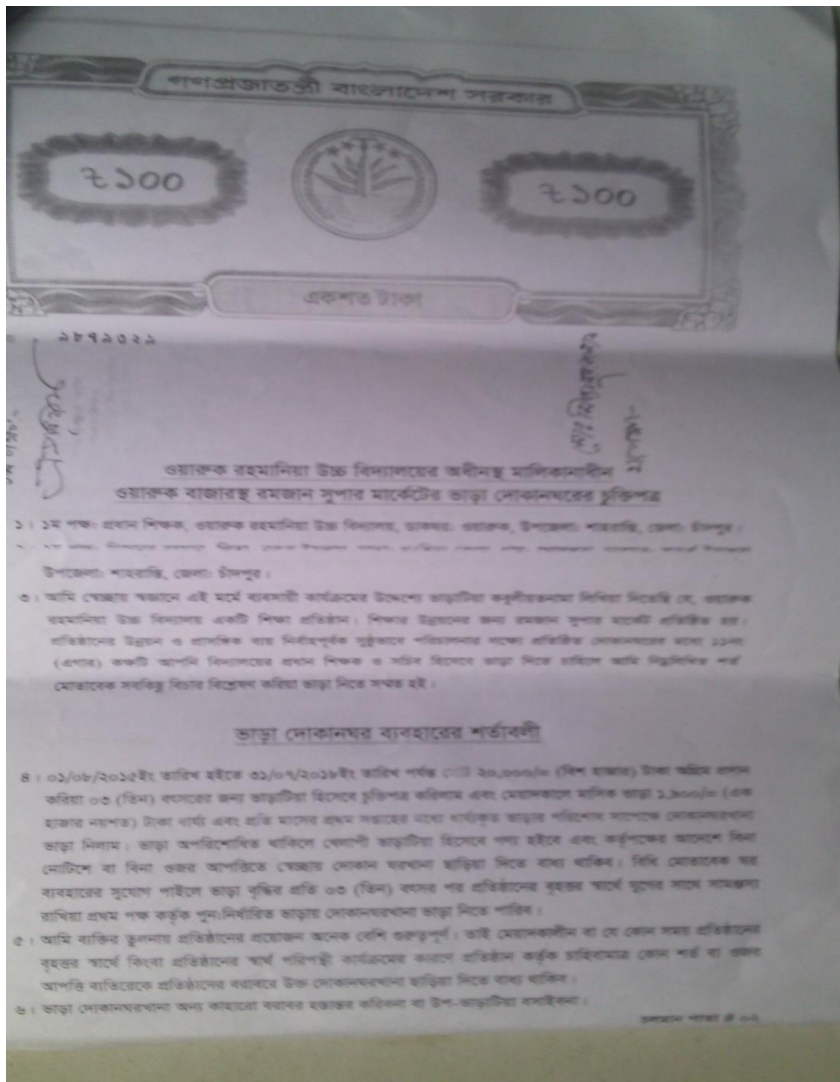


ইউনিয়ন পরিষদ
 (১২) নং বিধান মুঠবা
 নং: ৫৫৭৫-৫ ইউনিয়ন পরিষদ
 আঞ্চলিক: ৩৮৮৪ উপজেলা: সাতক্ষিরা জেলা: সাতক্ষিরা
ব্যবসা বাণিজ্যের লাইসেন্স
 লাইসেন্স নং: ৫৫৭৫-৫ তারিখ: ০৫/০৬/১০
 সোপান প্রতিষ্ঠানের নাম: মিঃ মজিবুর রহমান ঠিকানা: ৫৫৭৫
 লাইসেন্স প্রাপকের নাম: মিঃ মজিবুর রহমান
 পিতা/স্বামী/ভ্রাতা: মুঃ মনির হোসেন
 ঠিকানা: ৫৫৭৫
 যাত্রা ইউনিয়নের আওতাধীনে ক পরিচি: ৫৫৭৫/১০১০ তারিখ: ০৫/০৬/১০
 এক বছরে কাল হিসাবে কত: ১৫ টকা
 ব্যবসা চালুইয়া কতকাল কত: ১০০ টকা
 (কমত: ১০০ টকা মাত্র)
 প্রাপ্ত হওয়া: এহাৎক এই লাইসেন্স প্রাপ্ত করা হৈল।
 চেয়ারম্যান

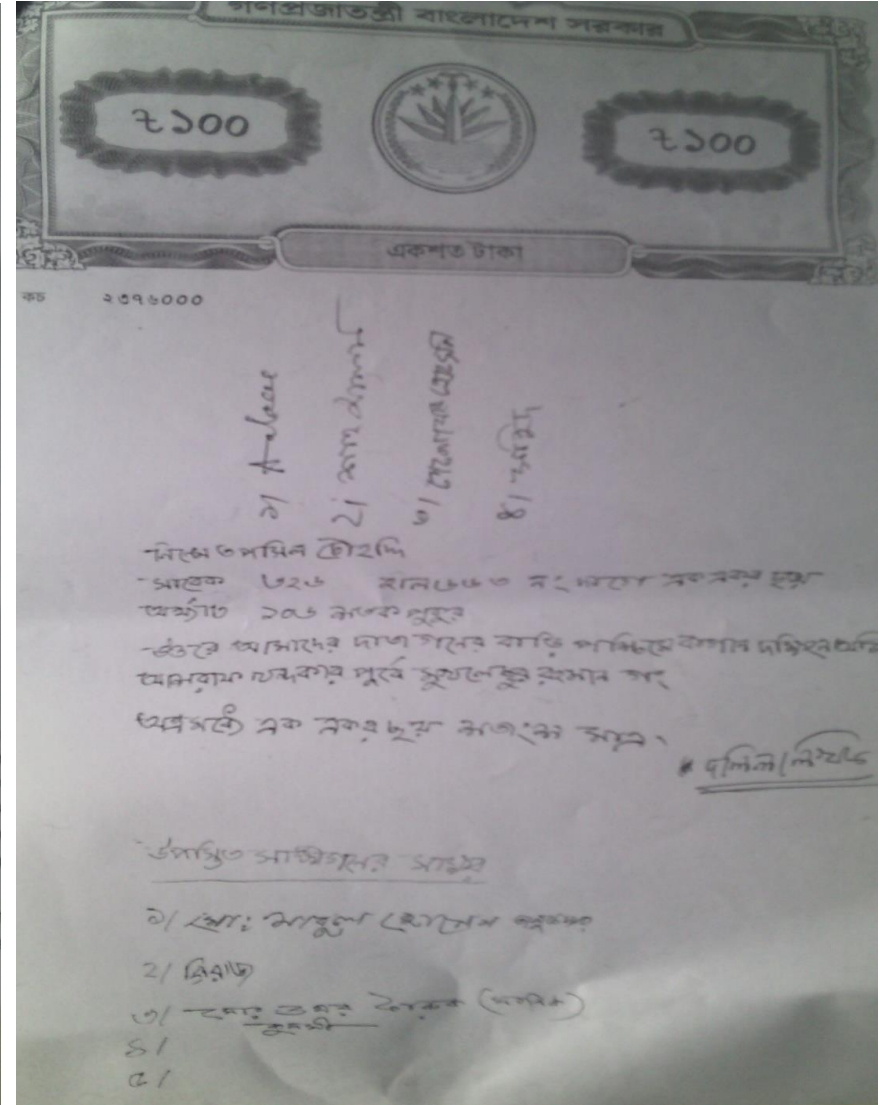
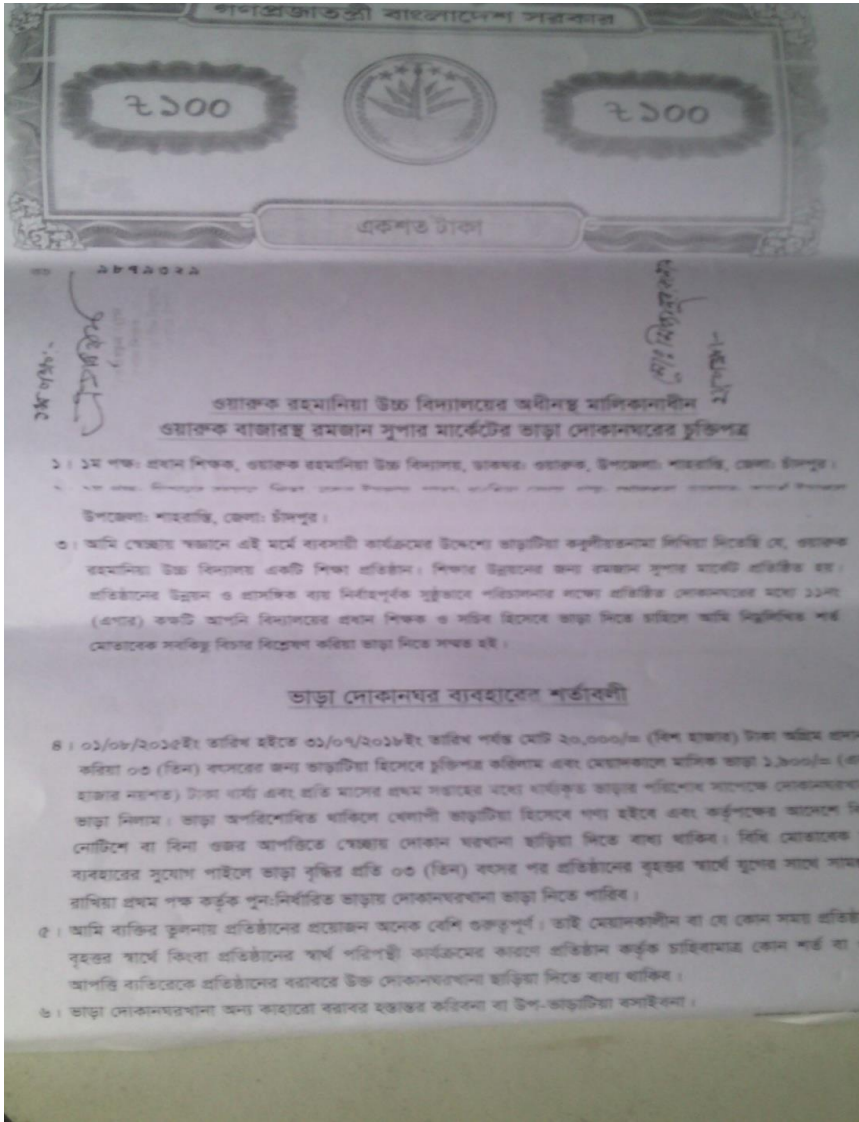
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

 নাম: মিজানুর রহমান
 Name: Mijanur Rashid
 পিতা: মুন্সুর হোসেন
 মাতা: কুশিলা বেগম
 Date of Birth: 01 Jun 1980
 ID NO: 1319595703043
 জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি সর্বদা সশরীরে রাখা এবং সঠিকভাবে ব্যবহার করা উচিত।
 লস: বাংলাদেশি, মুন্সুর হোসেন, কুশিলা বেগম, মিজানুর রহমান, কুশিলা বেগম -
 ৩৯০২, শাহরাস্তি, সিলেট
 প্রদানের তারিখ: ০৫/০৬/১০

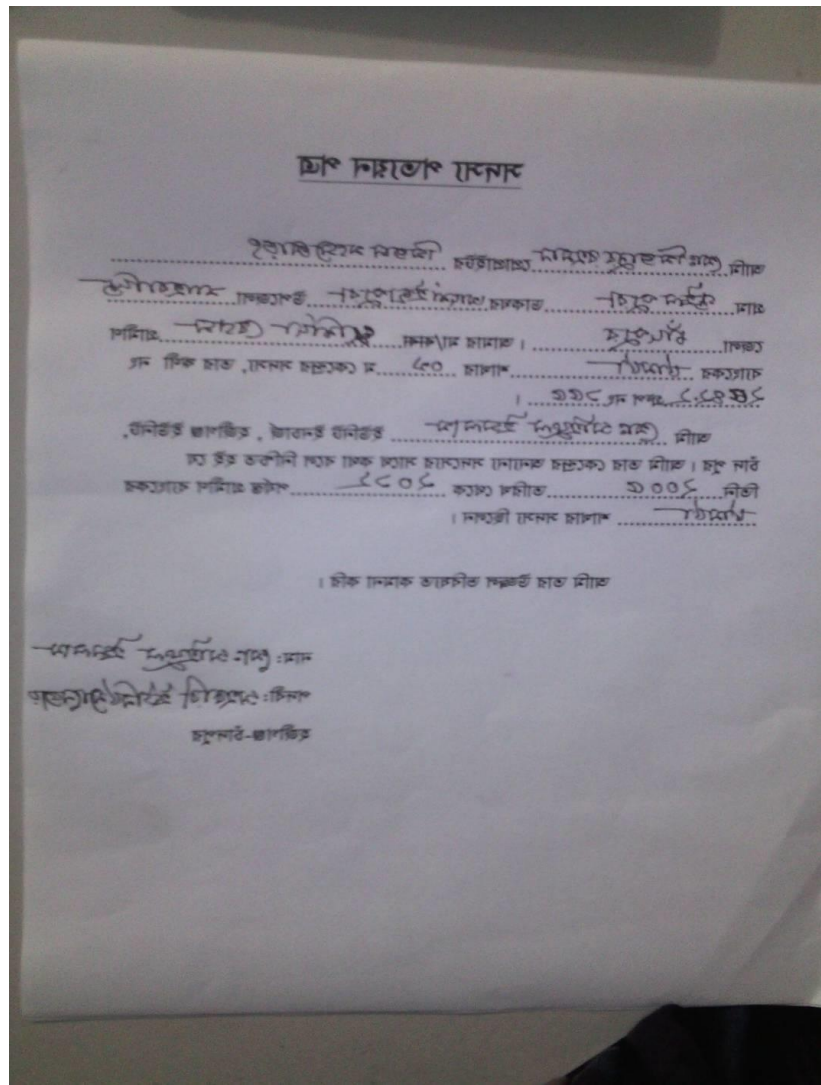
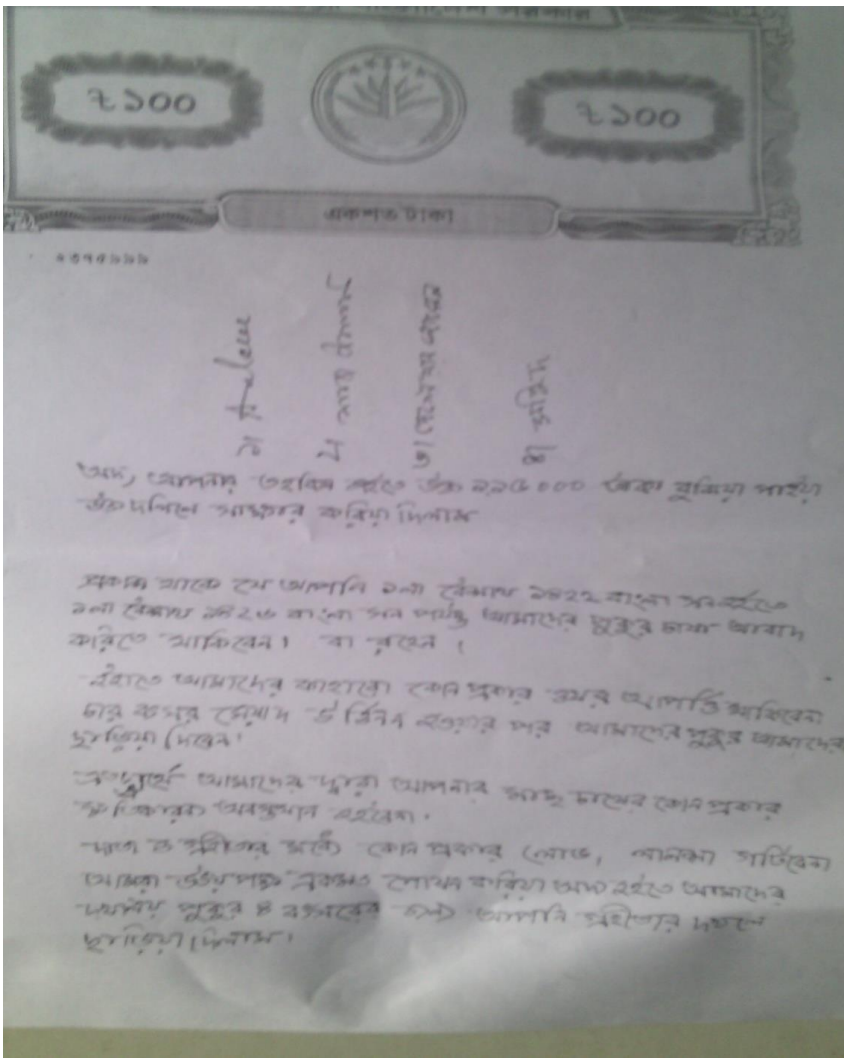
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37th Internal Design Lab
on March 31, 2016 at GT

