A Nobin Udyokta Project

Talukder Motsha Khamar



Project by: Md. Jahidul Islam Identified by: Md. Mostafa Verified By: Md. Gias uddin



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Jahidul Islam		
Age	:	14/01/1993 (24 Year)		
Marital status	:	unmarried		
Children	:	00sons 00 Douther		
No. of siblings:	:	Brothers- 02 Sisters - 01		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF etc.		Mother Father Beaut Babul Talukder Member Since-25/10/ 2006 Branch- Gazra, Center- 12/M, Group-10, Loanee no,: 1658, First loan: 8000 Existing loan-40000 Outstanding: 31200 Father N/A N/A N/A N/A		
Education	:	HSC		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation		Hatchery & Fishes Business.
Trade License No-		175
Business Experiences	:	05 Years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01833-584139
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) from 25 Oct 2006 & till now. At first she took Tk.8,000 from GB. She invested GB Loan in her husbands 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		Talukder Motsha Khamar	
Address/ Location	:	Olipur,Gojra, Matlab Uttar , Chandpur.	
Total Investment in BDT	:	330000	
Financing		Self BDT 260000 (from existing business) -79% Required Investment BDT 70,000 (as equity) -21%	
Present salary/drawings from business (estimates)		9,000	
Proposed Salary		10,000	
i. Proposed Business 25% of present gross profit margin	:	25%	
ii. Estimated 25% of proposed gross profit margin	:	25%	
iii. Agreed grace period	:	2 Months	
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A	

EXISTING BUSINESS OPERATIONS Info.



Doutioulovo	Existing Business (BDT)				
Particulars Particulars	Daily	Half Yearly	Yearly		
Sales (A)		180000	360000		
Less: Operating Costs					
Electricity Bill		6000	12000		
Mobile bill(300*6)		1800	3600		
Present Salary (9000*6)		54000	108000		
Labour cost (part time)		26000	52000		
Others cost		3000	6000		
Fish feed		15000	30000		
Net and other security items for fish		10,000	20000		
Medicine		5,000	10000		
Non Cash Item:		0	0		
Total Operating Cost (D)		120800	241600		
Net Profit (C-D):		59200	118400		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	-1	-2	(1+2)
Present Stock Items			260000
Pond agremen for five years	0		
Present goods (*)	260000		
Proposed Items (**):		70,000	70,000
Total Capital	260000	70,000	330000

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

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock items					
Product name with	Amount				
quantity					
Roui Fish	100000				
Katol Fish	60000				
Silverkap	40000				
Curp fish	60000				
Total Present Stock	260,000				

Proposed items					
Product name with quantity	Amount				
Fish feed	20,000				
breed	30,000				
Medicine/ Net	20000				
Total	70,000				

Financial Projection of NU BUSINESS PLAN



	Ye	ar 1 (BDT)		Year 2 (BDT)		
Particulars	Daily	Half Yearly	Yearly	Daily	Half Yearly	Yearly
sales		220,000	440000		250,000	500000
Less operating cost						
Preparing pond		8,000	16000		9,000	18000
Mobile Bill		2400	4800		3000	6000
Electricity Bill		9000	18000		12000	24000
Fish feed		14,000	28000		16,000	32000
Proposed Salary- Self		60000	120000		66000	132000
Labour Cost(part time)		28000	56000		32000	64000
Net and other security items		15000	30000		16000	32000
Medicine		6000	12000		7000	14000
Others		3500	7000		4000	8000
Total Operating Cost (D)		145,900	291800		165,000	330000
(Net Profit C-D) :		74,100	148200		85,000	170000
Pay back	42,000 42000			42000		
Retained Income:			106,200			128000

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



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1	Investment Infusion by Investor	70,000	
1	Net Profit	148200	170000
1	Depreciation (Non cash item)	0	0
1	Opening Balance of Cash Surplus	0	106,200
	Total Cash Inflow	218,200	276200
2	Cash Outflow		
2	Purchase of Product	70000	0
2	Investment Pay Back GT	42000	42000
	Total Cash Outflow	112000	42000
3	Net Cash Surplus	106,200	234200

SWOT Analysis



STRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 5 years working Experience

WEAKNESS

- Lack of investment
- Less stock

OPPORTUNITIES

Have a chance at more customers within local area

THREATS

Theft













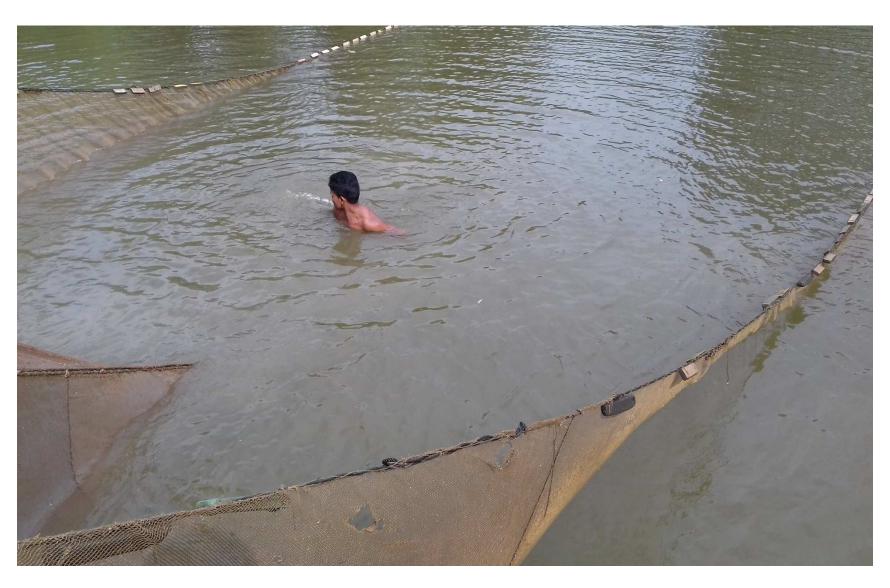








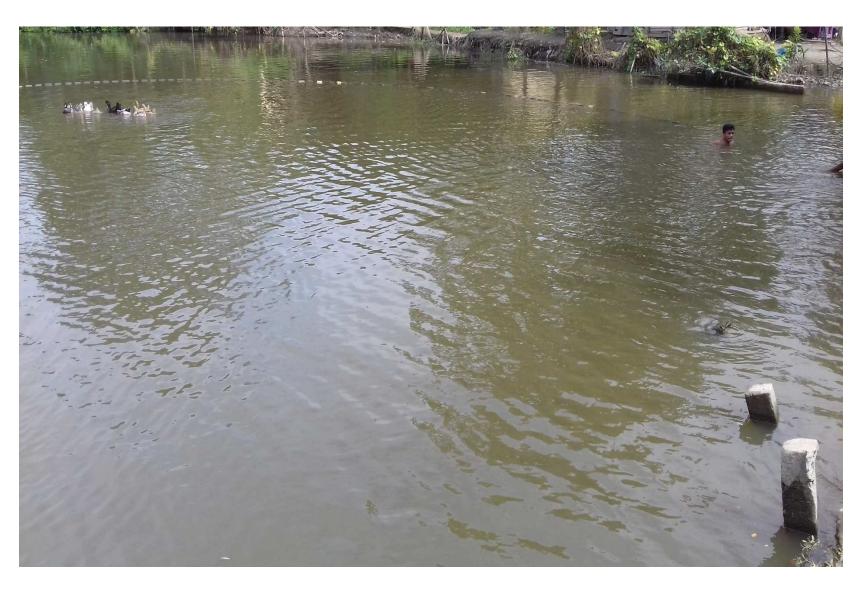
















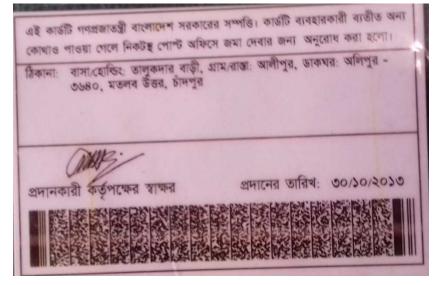


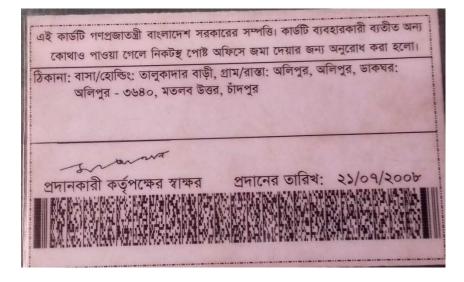




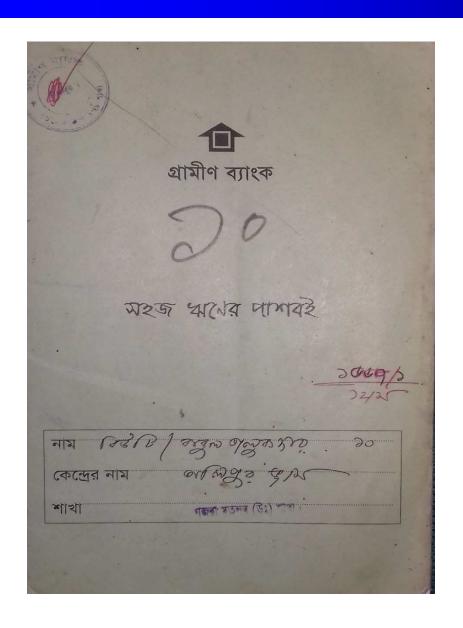


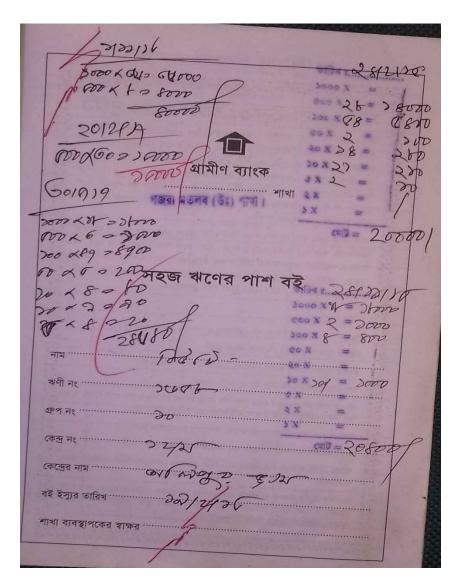




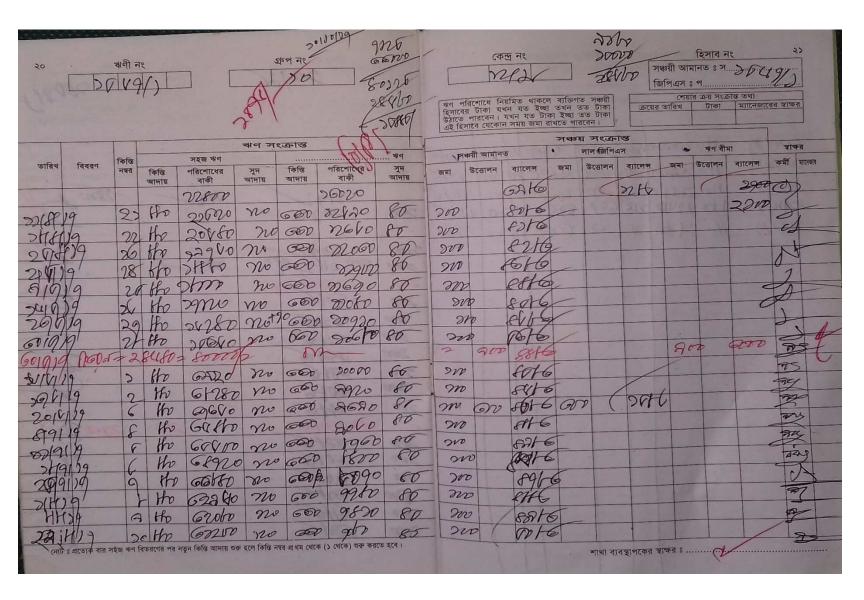










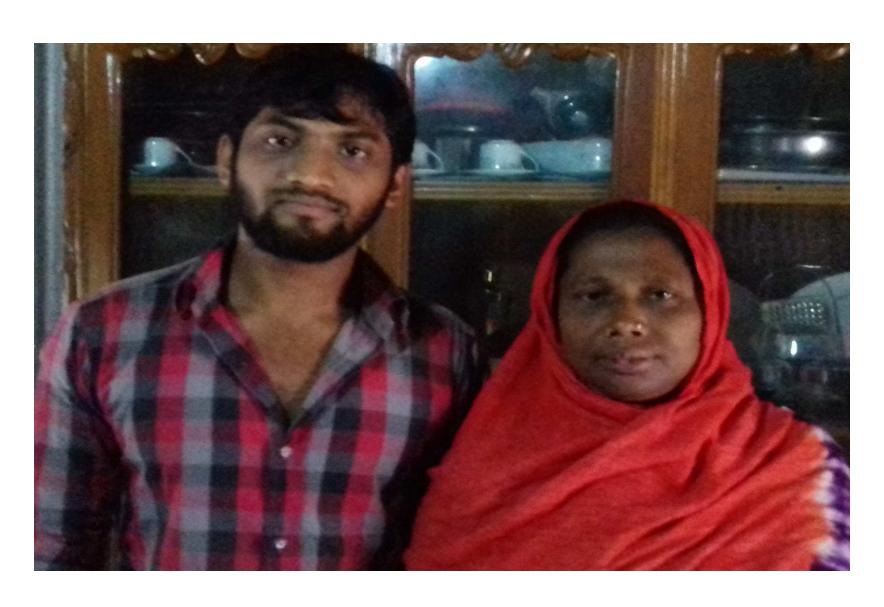














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