

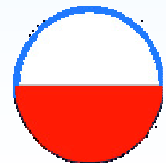
A Nobin Udyokta Project

Hannan Motsho Khamar



Project by : Md. Hannan Gazi
Identified by : Md, Abu Musa Bhuiyan

Chandpur Sadar Unit
Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Hannan Gazi
Age	:	10/12/1983
Marital status	:	Married,
Children	:	Two sons & One daughter
No. of siblings:	:	No brother , No sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Farul Begum
(iii) Father's name	:	Md. Sadek Gazi
(iv) GB member's info	:	Member since: 05/11/2010 Branch: Bagadi, Centre no.11/m Group: 08 Loanee No. 1646/3 First loan: Tk. 8,000/ Existing loan: Tk. =25,000/ Outstanding: Tk.=25,000/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Three

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Fisherman
Trade License Number	:	39
Business Experiences	:	05 years.
Other Own/Family Sources of Income	:	CNG Driver
Other Own/Family Sources of pLiabilities	:	N/A
NU Contact Info	:	01774641111
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2010. At first his mother took a loan amount BDT 8000 from Grameen Bank. At first , She Invested the money in her son's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Hannan Motsho Khamar
Address/ Location	:	Village- Bagadi ,Post- Bagra Bazar ,Sadar Chandpur
Total Investment in BDT	:	3,50,000/-
Financing	:	Self B DT - 2,80,000 (from existing business) - 80% Required Investment B DT- 70,000 (as equity) - 20%
Present salary/drawings from business (estimates)	:	8,000 /-
Proposed Salary		8,000/-
Proposed Business % of present gross profit margin	:	45%
Estimated % of proposed gross profit margin	:	45%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (B D T)	
	6 Month	Yearly
Sales (A)	2,40,000	4,80,000
<i>Less: Cost of sale (B)</i>	1,32,000	2,64,000
Gross Profit 45% (A-B)= [C]	108,000	2,16,000
<i>Less: Operating Costs</i>		
Electricity bill	1800	3,600
Mobile Bill	1,800	3,600
Salary from Business (Self)	48,000	96,000
Fish Feed	15,000	30,000
Others (Entertainment)	1,800	3,600
<i>Non Cash Item:</i>		
<i>Total Operating Cost (D)</i>	68400	1,36,800
Net Profit (C-D):	39,600	79,200

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Advance Present Goods Items (*) :	1,00,000 180,000		2,80,000
Proposed Items (**):		70,000	70,000
Total Capital	2,80,000	70,000	3,50,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Rui	15,000
Katla	10,000
Silver Karp	8,000
Telapia	15,000
Mrigel	7,000
Piranha	10,000
Citol	10,000
Shar Puti	5,000
Total	1,80,000

Proposed Item

Product Name	Amount
Kids-- Rui	8,000
“ Katla	8,000
“ Mrigel	4,000
“ Telapia	10,000
“ Silver Karp	5,000
“ Shar Puti	5,000
Fish Feed	30,000
	70,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (B DT)		Year 2 (B DT)	
	6 Monthly	Yearly	6 Monthly	Yearly
Sales (A)	2,60,000	5,20,000	2,80,000	5,60,000
<i>Less: Cost of Sale (B)</i>	1,43,000	2,86,000	1,54,000	3,08,000
Gross Profit (A-B)=c	1,17,000	2,34,000	1,26,000	2,52,000
Less operating cost :				
Electricity bill (400*6)	2400	4800	2500	5,000
Mobile Bill (500*6)	3,000	6,000	3,000	6000
Salary- self	48,000	96,000	48,000	96,000
Fish Feed	18,000	36,000	20,000	40,000
Others	1800	3,600	1,800	3,600
Total Operating Cost (F)	73,200	1,46,400	75,300	1,50,600
Net Profit =(E-F)	43,800	87,600	50,700	1,01,400
GT payback	42,000		42,000	
Retained Income:	45,600		59,400	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit (Ownership Tr. Fee added back)	87,600	1,01,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45,600
43	Total Cash Inflow	1,57,600	1,47,000
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
2.3	Payment of GB loan		
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	45,600	1,05,000

SWOT Analysis

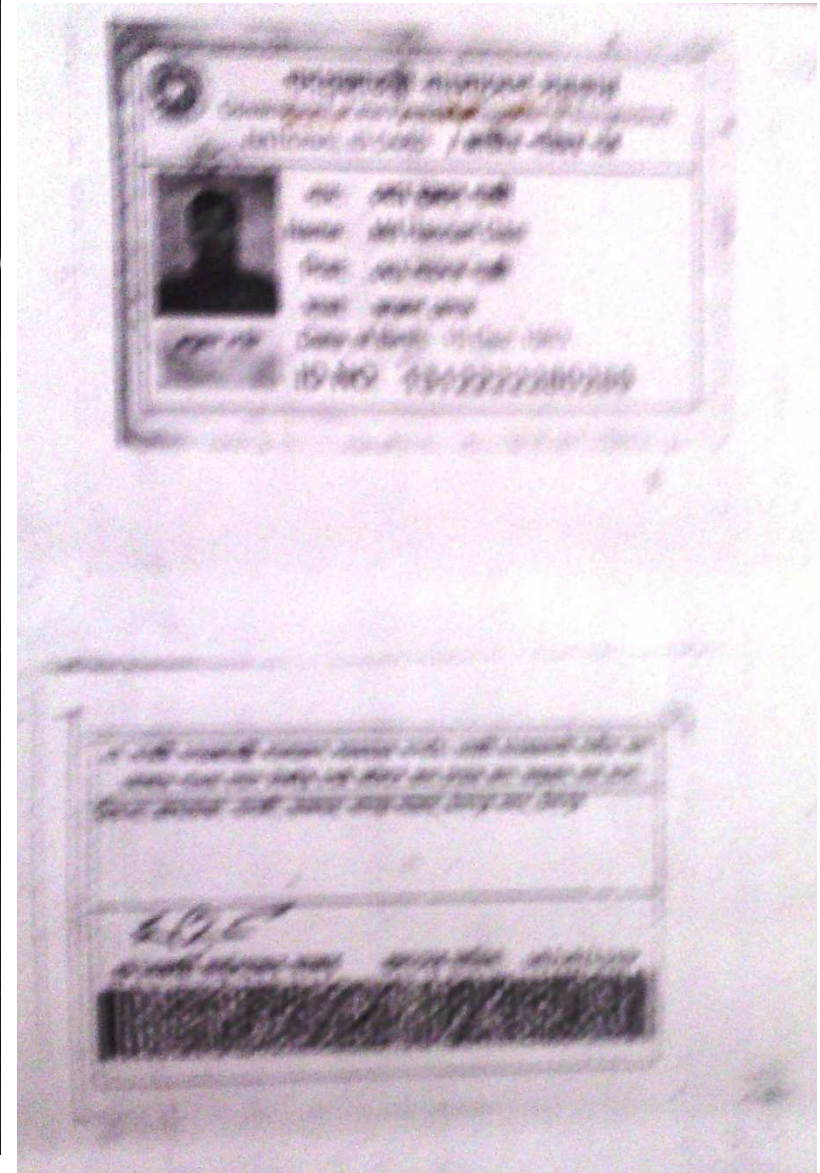


<p>STRENGTH</p> <ul style="list-style-type: none">● Skill and 05 Years experience● Quality service and Product	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Extendable society● Demand increasing.	<p>THREATS</p> <ul style="list-style-type: none">● New competitor may be present● Political Unrest● Theft● Flood

Photographs



Photograph



Photograph



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

০৮নং বাগাদী ইউনিয়ন পরিষদ

ডাকঘর: বাঘড়া বাজার, উপজেলা: চাঁদপুর সদর, জেলা: চাঁদপুর।

ট্রেড লাইসেন্স

ক্রমিক নং : ০৯ তারিখ: ১২/০৭/২০১৭

ট্রেড লাইসেন্স নং : ০৯

ব্যবসায় প্রতিষ্ঠানের নাম : হাট্টান মৎস্য বাসার

ব্যবসায় প্রতিষ্ঠানের ধরণ : মৎস্য বাসার

মালিকের নাম : হাট্টান পাঞ্জী

পিতা/স্বামীর নাম : সাদেক পাঞ্জী

ব্যবসায় প্রতিষ্ঠানের ঠিকানা : দক্ষিণ বাগাদী

পেশাবৃত্তি/বাণিজ্য কর :

লাইসেন্স ফি : ৫০০/-

জাতি :

সর্বমোট : পাচশত টাকা মাত্র

কথায় :

১লা জুলাই, ২০১৭ থেকে ৩০শে জুন, ২০১৮

সচিবের স্বাক্ষর

মো: বেলায়েত হোসেন
চেয়ারম্যান
০৮নং বাগাদী ইউনিয়ন পরিষদ
চাঁদপুর সদর, চাঁদপুর।



Handwritten ledger with two pages. The left page has a header box with the number '2278' and a title box with 'GT Social Business Anchal-1, Chandpur'. Below is a table with columns for 'Date', 'Particulars', and 'Amount'. The right page has a header box with '2278' and a title box with 'GT Social Business Anchal-1, Chandpur'. Below is a table with columns for 'Date', 'Particulars', and 'Amount'. There are handwritten notes and calculations throughout the pages.

Date	Particulars	Amount
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31/11/20

Photograph



Photograph









Presented at
153rd Internal Design Lab
(22nd Regional Lab)
On 10th August-2017 at Chandpur

