## Proposed NU Business Name: Josim Motsyo Khamar (Josim Fish Firm)



NU Identified and PP Prepared By-Abul Hasnat (Chandpur Sadar Unit) Verified by Md.Nazrul Islam Presented by Md. Jasim Uddin Mridha



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	-	Md. Jashim Uddin Mridha
Age	:	05/09/1982 (33 years)
Marital status	-	Married
Children	-	1 boy,2 daughters
No. of siblings:	-	2 brothers,3 sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother  Father  Mrs Sufia Begum Mr.Md Monu Mia Branch: Bagadi-Chandpur  Centre # 15/M, Loanee no.5273, Member since 02-03-1997 to 21-10-2008, First loan: Tk. 5000
Further Information:		Existing loan: Nil, Outstanding: N/A
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	•	SSC

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Fish Farming
Trade License	:	148/15
Business Experiences and Training Info	:	6 years
Other Own/Family Sources of Income	:	Sometimes he works as part time electrician
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01861956648, 01912171572
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother took GB loan in 1997.NU's father used this loan .He bought van for rental purpose. NU's father also used this loan for agricultural works in locality till 2008. Now NU's mother does not have any loan.

### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jashim Motsyo Khamar(Jashim Fish Firm)
Address/ Location	:	South Bagadi,post-Baghra Bazar,Chandpur Sadar,Chandpur
Total Investment in BDT	:	8,50,000
Financing	:	Self BDT 5,50,000 (from existing business) 65% Required Investment BDT 3,00,000(as equity) 35%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business  (i) % of present gross profit margin  (ii) Estimated % of proposed gross profit margin  (iii) Agreed grace period	Ξ	10% 15% 5 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items Pond Lease (2) 280000 Child fish (Approx 84000) 100000	FF0000		
Fish feed and others 20000 Proposed pond lease (1) 150000 (Of total 300000)	550000		
(ii) Proposed items  Grower feed 100000  Khoil 15000  Vushi 15000  Urea fertilizer 10000  Vitamin 10000  For pond lease (1)- 150000 (Rest of investment needed for pond lease)		300000	
Total Capital	550000	300000	850000

### INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)			
Particulars Particulars Particulars	Half yearly	Yearly		
Sales (A)(Rui,katla,mrigel,telapiya,sorputi)	620000	1300000		
Total sales(A)	620000	1300000		
Less: Operating Costs				
Electricity bill	1200	2400		
Preparing pond(using area,phosphate,calcium etc)	10000	20000		
Medicine	20000	40000		
Child fish(84000pcs)	180000	360000		
Labor Cost (Part time)	1200	2400		
Fish feed(6x40000)	240000	480000		
Mobile bill(500*6)	3000	6000		
Present salary/Drawings- self(6*8000)	48000	96000		
Present salary-Employee (2)(6*7000)	42000	84000		
Others cost(fee)(6*300)	1800	3600		
Net and other security items for fish	10000	20000		
Total Operating Cost (D)	557200	1114400		
Net Profit (C-D):	62800	125600		

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1	1 (BDT)	Year .	2 (BDT)	Year 3 (BDT)	
Particulars	Half yearly	Yearly	Half yearly	Yearly	Half yearly	Yearly
Estimated Sales (A): Sale various fish as, Ruhi, Carp, Karphu, Big head, Katla, Mrigal, Sorputi, Tellapia, kalibaush, etc.	800000	1600000	850000	1700000	900000	1800000
Total Sales	800000	1600000	850000	1700000	900000	1800000
Less: Operating Costs						
Electricity bill(6*200)	1200	2400	1200	2400	1200	2400
Preparing pond	10000	20000	10000	20000	10000	20000
Child fish(85000 pcs)	225000	450000	240000	480000	250000	500000
Fish feed(6*50000)	300000	600000	320000	640000	350000	700000
Medicine	25000	50000	25000	50000	25000	50000
Labor Cost (Part time)	1200	2400	1200	2400	1200	2400
Mobile Bill (SMS & Reporting inclusive)(6*500)	3000	6000	3000	6000	3000	6000
Proposed Salary- Self(6*8000)	48000	96000	48000	96000	48000	96000
Proposed Salary- Staff (2)(6*8000)	48000	96000	48000	96000	48000	96000
Others(6*500)	3000	6000	3000	6000	3000	6000
Net(5*2000)	10000	20000	12000	24000	12000	24000
Total Operating Cost (D)	674400	1348800	711400	1422800	751400	1502800
(Net Profit C-D) :	125600	251200	138600	277200	148600	297200
Payback to GT		120000		120000		120000
Retained Income:	131200		157200		177200	

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars		Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	251200	277200	297200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131200	288400
	Total Cash Inflow	551200	408400	585600
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	131200	288400	465600

### SWOT ANALYSIS

# Strength

Skilled and 6 years experienced. Well-known in local area. Position and size of pond very fine.

### WEAKNESS

No formal training Lack of fund

## **O**PPORTUNITIES

Would be a big entrepreneur. Employment opportunities

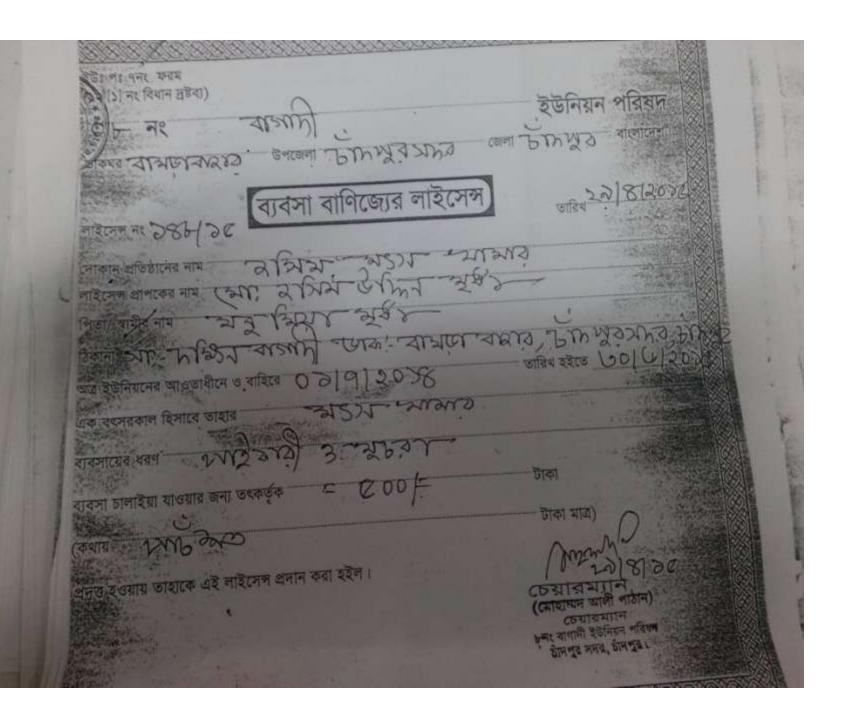
## THREATS

Floods.

Theft.

Fish diseases.

Operant in same area.



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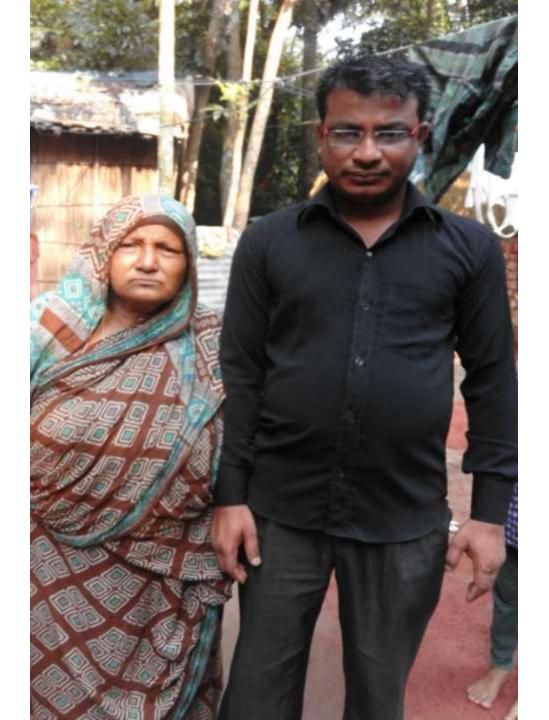












# Presented at 11<sup>th</sup> Internal Design Lab on June 17, 2015 at GT

Further Information Grameen Trust 029005261 MD.Jasim Uddin Mridha 01861956648 01912171572

