MASUD MOTHSHA KHAMAR



NU Identified and PP Prepared By-Md. Mozahidul Islam (Chandpur Sadar Unit) Verified by -Md.Nazrul Islam Presented by Md. Masud



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Md. Masud
Age	••	12/12/1982(33 years)
Marital status	••	Married
Children	••	04 Son
No. of siblings:	••	03 brothers & 02 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
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		N/A N/A N/A N/A N/A
Education	:	Class Six

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

Present Occupation	:	Fish Farming
Trade License	:	25/15-16
Business Experiences and Training Info	:	10 years
Other Own/Family Sources of Income	:	Two Brothers Agriculture work.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01840001206
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2000. At first she took a loan amount of 4000 Taka from Grameen Bank. NU used this loan for his business inception and business development. He also increased his asset from the business income. NuU's Mother Gradually increase her economic condition from use GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Masud Mothsha Khamar
Address/ Location	:	Vill- Horipur, PO- Gonduvvapur, Hajigonj, Chandpur.
Total Investment in BDT	•	320000
Financing	•	Self BDT 220000 (from existing business) 63% Required Investment BDT 100000(as equity) 37%
Present salary/drawings from business (estimates)	•	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of		20%
proposed gross profit margin (iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items Pond Lease (2) 120000 Child fish (Approx 02mon) 12000 Total Big Fish 88000 Total 220000	220000		220000
(ii) Proposed items (Detials Include in Next Side)		100000	100000
Total Capital	220000	100000	320000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items

Product name with quantity

• KvZj (150 wcP*100) 15000

• iæB (400wcP* 50) 20000

• e,,†MU (150 wcP*100) 15000

• ‡Zjvwcqv (500 wcP*30) 15000

• g,,Mv (500 wcP*40) 20000

iæB, g"Mv, evWv, †Zjvwcqv †cvbv gvQ (2gY) 15000

‡gvU gvQ (UvKv) : 100000

c"Kzi wjR eve` AwMÖg cÖ`vb (2) --- 120000

me© \neq gvU: 220000

Proposed items

Product name with quantity

fzwl $(10 e^{-} \text{Ív}^* 1500)$ 15000

%Lj (15 e⁻Ív*1000) 15000

BDwiqv mvvi 6000

Jlya 5000

iæB, g,,Mv, evWv, gvQ (4gY) 24000

, †Zjvwcqv †cvbv 50 nvRvi 35000

‡gvU: 100000

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)			
Particulars Particulars	Half yearly	Yearly		
Estimated Sales (A): Sale various fish as, Ruhi, Carp, Karphu,				
Big head, Katla, Mrigal, Sorputi, Tellapia, kalibaush, etc.	160000	320000		
Less: Operating Costs				
Preparing pond(using area,phosphate,calcium etc)	5000	10000		
Medicine	5000	20000		
Labor Cost (Part time)	5000	20000		
Fish pona (Katla, Mrigal, Sorputi, Tellapia, kalibaush, etc)	20000	40000		
Fish feed(6x15000)	40000	80000		
Mobile bill(300*6)	1800	3600		
Present salary/Drawings- self(6*6000)	36000	72000		
Others cost(fee)(6*300)	1800	3600		
Net and other security items for fish	3000	6000		
Total Operating Cost (D)	117600	235200		
Net Profit (C-D):	42400	84800		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Doubless	Year 1 (BDT)	Year 2 (BDT)	
Particulars	Half yearly	Yearly	Half yearly	
Estimated Sales (A) : Sale various fish as,				
Ruhi,Carp, Karphu, Big head,	240000	480000	300000	
Katla, Mrigal, Sorputi, Tellapia, kalibaush,			30000	
etc.				
Total Sales	240000	480000	300000	
Less: Operating Costs				
Preparing pond	5000	10000	7000	
Child fish	40000	80000	60000	
Fish feed(6*33300)	60000	120000	80000	
Medicine	8000	16000	10000	
Labor Cost (Part time)	8000	16000	10000	
Mobile Bill (SMS & Reporting	2000	4000	3500	
inclusive)(6*500)	2000	4000	2500	
Proposed Salary- Self(6*6000)	36000	72000	36000	
Others(6*500)	2500	5000	3000	
Net(5*2000)	3000	6000	3500	
Total Operating Cost (D)	164500	329000	213000	
(Net Profit C-D) :	75500	151000	87000	
Payback to GT	80000		40000	
Retained Income:	71000		47000	

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

SI#	Particulars	Year 1 (BDT)	Half yearly (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	151000	87000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	71000
	Total Cash Inflow	251000	158000
2.0	Cash Outflow		
2.1	Purchase of Product	100000	
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000
	Total Cash Outflow	180000	80000
3.0	Net Cash Surplus	71000	78000

SWOT ANALYSIS

Strength

Skilled and 10 years experienced. Well-known in local area. Position and size of pond very fine.

WEAKNESS

No formal training Lack of fund

OPPORTUNITIES

Would be a big entrepreneur. Employment opportunities Expansion his business

THREATS

Floods.

Theft.

Fish diseases



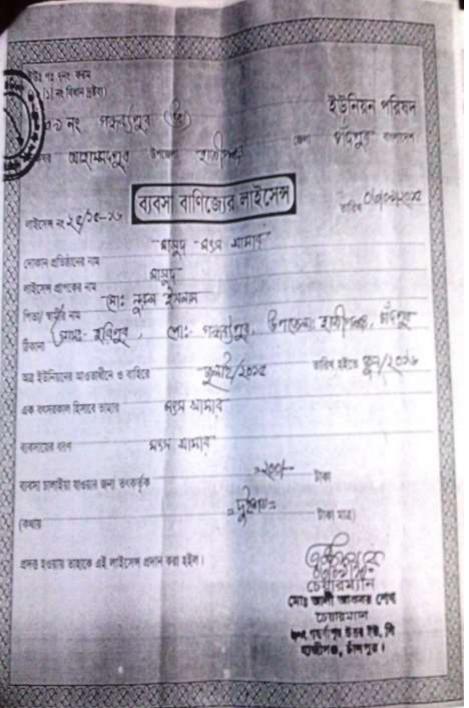




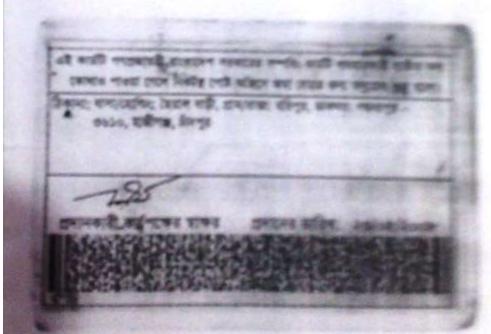


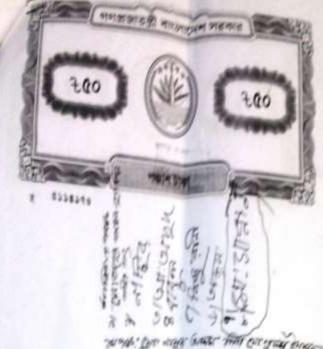






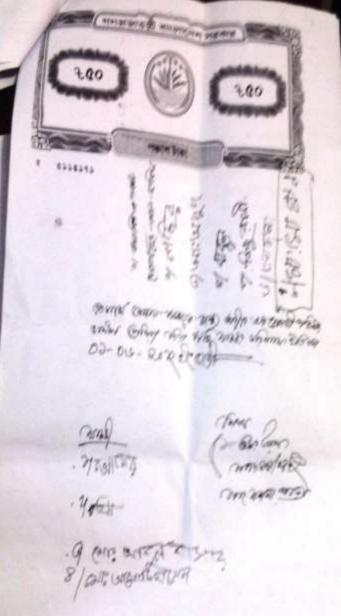






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Presented at GT's 20th Internal Design Lab on 03 November, 2015

Further Information
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