

Proposed NU Business Name: **CHAN MIA MOTSHO PROKOLPO**



Project identification and prepared by: MD. Mohiuddin Rubel,
Ghatail Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD CHAN MIAH
Age	:	12-02-1981 (35 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Sisters
Address	:	Vill: Baniapara, P.O: Ghatail, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKHINA
(iii) Father's name	:	LATE. YUSUF
(iv) GB member's info	:	Branch: Ghatail, Centre # 73 (Female), Member ID: 4993, Group No: 02 Member since: 14-04-1988 (28 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 7,902/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-426247
Mother's Contact No.	:	01747-011737
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA joined Grameen Bank since 28 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAN MIA MOTSHO PROKOLPO
Location	:	Baniapara, Kamarchala
Total Investment in BDT	:	BDT 4,25,000/-
Financing	:	Self BDT 3,25,000/- (from existing business) 76% Required Investment BDT 1,00,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 Bhiga (150 Decimal)
Security of the shop	:	BDT 4,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing fish like; Nailotica fish etc.▪The business is operating by entrepreneur. Existing one employee.▪The pond is under lease.▪Collects goods from Porabari, Trishal, Moktagacha.▪Agreed grace period is 3 months.

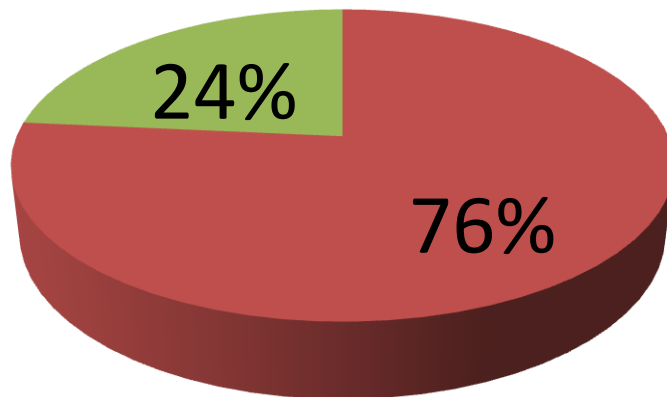
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	240,000	480,000
Total Sales (A)	240,000	480,000
Less. Variable Expense		
Feed & Medicine, Young Fish	80,000	160,000
Total variable Expense (B)	80,000	160,000
Contribution Margin (CM) [C=(A-B)]	160,000	320,000
Less. Fixed Expense		
Rent	39,600	79,200
Electricity bill	1,800	3,600
Mobile Bill	1,800	3,600
Salary (self)	30,000	60,000
Transportation	9,600	19,200
Entertainment	1,200	2,400
Salary (staff)	36,000	72,000
Total fixed Cost (D)	120,000	240,000
Net Profit (E) [C-D]	40,000	80,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shing Fish (90,000 x 2.5)	225,000	0	225,000
Nailotica Fish (20000 x 4)	80,000	0	80,000
Feed (10 x 2000)	20,000	100,000	120,000
Total	325,000	100,000	425,000

Source of Finance



- Entrepreneur's Contribution 325,000
- Investor's Investment 100,000
- Total 425,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	350,000	700,000	735,000
Total Sales (A)	350,000	700,000	735,000
Less. Variable Expense			
Fish feed & Medicine	160,000	320,000	336,000
Total variable Expense (B)	160,000	320,000	336,000
Contribution Margin (CM) [C=(A-B)]	190,000	380,000	399,000
Less. Fixed Expense			
Rent	39,600	79,200	79,200
Electricity bill	1,800	3,600	4,000
Mobile Bill	2,400	4,800	5,500
Salary (self)	30,000	60,000	60,000
Transportation	15,000	30,000	32,000
Entertainment	1,200	2,400	3,000
Salary (staff)	36,000	72,000	72,000
Total Fixed Cost	126,000	252,000	255,700
Net Profit (E) [C-D]	64,000	128,000	143,300
Investment Payback		60,000	60,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	128,000	143,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,000
	Total Cash Inflow	228,000	211,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	68,000	151,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













মহাস্মাৎ প্রকল্প

স্বোঃ চাঁদ মিয়ার

গ্রামঃ বানিয়া পাড়া।



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

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একশত টাকা

শ্রীমান মাহমুদ

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৯৫৬



গ্রামীণ ব্যাংক
ঘাটাইল শাখা

সহজ ঋণের পাশ বই

নাম মহম্মদ হোসেন

স্থানীয় নং ৪৩২০

গ্রুপ নং ০২

কেন্দ্র নং ৭৫৬

কেন্দ্রের নাম ঘাটাইল শাখা

বই ইস্যুর তারিখ ০৫/০৮/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



USAID
FROM THE AMERICAN PEOPLE

Cereal Systems Initiative for South Asia (CSISA) in Bangladesh

Md. Chan Miah

Village: Baniapara, Upazila: Ghatail, District: Tangail

has successfully completed the training course on **Improved Aquaculture Technology** for Fish Value Chain Actors during 24-25 August 2014

[Signature]

Dr. Md. Mahbul Alam Miah
Hub Manager/Fish Scientist
WorldFish

[Signature]

Md. Mocarrom Hossain
Project Leader
WorldFish

[Signature]

Dr. Craig A Meisner
Director, South Asia
WorldFish

CIMMYT



FAMILY PICTURE

