



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Lamiya Motsho Khamar***

*Business Category: **Livestock (Hatchery)***



*Project Identified by: **Md. Waliur Rahman, Assist. Officer, Kaunia Unit, Rangpur***
*Project Prepared by: **Mohammed Anwar Hossain***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Younus Ali</i> Vill: Chandipur, Union: Kursha, Post: Mirbag, Upazila: Kaunia, District: Rangpur,
Age	:	34 years
Marital status	:	Married
Children	:	01 (one) Daughter
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Nur Khatun Md. Yakub Ali <i>Branch: Dormashor, Mirbag, Kaunia, Centre # 28/mo</i> <i>Loan no.: 2616, Member since December 20,1992</i> First loan: Tk. 1,000 Existing loan: Nil, Last Loan: TK. 35,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

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

Education, till to date	:	Honors' (Economics)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>Last 03 (Three) years Entrepreneur is running his own business. He started the business with BDT 200,000 (Two Lac)</p> <p>He has taken training on Fisheries from “Jubo Unnayan Proshikhan Kendro” under the district of Rangpur.</p>
Other Own/Family Sources of Income	:	His father’s income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU’s Contact No.	:	01712120873, 01919120873
NU’s National ID No.	:	8514240282819
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Khatun is a GB member since December 20, 1992 at first she took GB loan BDT 1,000 (One Thousand).
- Successively several times she utilized GB loan for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Lamiya Motsho Khamar</i>
Address/ Location	:	Chandipur, Mirbag, Kaunia, Rangpur,
Total Investment in BDT	:	Tk. 634,000
Financing	:	Self Tk. 434,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 80%
(ii) Estimated % of proposed gross profit margin	:	On an average 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales income from fish (A)	16,800	67,200	806,400
Less: Cost of hormone	400	1,600	19,200
Less: Food cost	1,200	4,800	57,600
Total cost of sales/food (B)	1,600	6,400	76,800
Gross profit (GP) [C=(A-B)]	15,200	60,800	729,600
<u>Less: Operating Costs:</u>			
Electricity bill		6,000	72,000
Transportation Cost		2,000	24,000
Medicine		5,000	60,000
Night guard		3,000	36,000
Mobile bill		1,000	12,000
Present salary-self		6,000	72,000
Present salary-assistant-2		16,000	192,000
Labour cost (part time)		3,000	36,000
Other Expenses		600	7,200
Non Cash Item:			
Depreciation Expenses		13,894	55,575
Total Operating Cost (D)		56,494	566,775
(C-D)Net Profit:		4,306	162,825

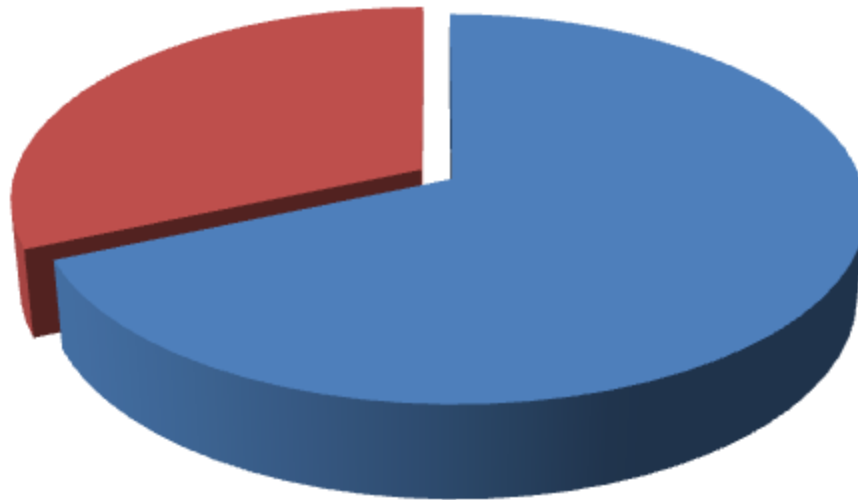
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business BDT	Proposed BDT	Total BDT
Existing	Proposed			
Investment in Young fish (Rui, Katla, Mrigal, sorpoti, hormone etc.)	Investment in young fish	45,000	-	45,000
Fish Feed	Fish Feed	10,000	35,000	45,000
Shallow Machine, Pump-two horse and three horse, Oxygen cylinder, hatchery set, hatching tank, machine boding, Fish keeping Pot. Weight balance, Fishing Net etc.	Oxygen Cylinder, Feed producing holler and motor	370,500	165,000	535,500
Cash in hand		8,000	-	8,000
Own land 3 acres				
Medicine for Fish		500	-	500
Total Capital		434,000	200,000	634,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 434,000
- GTT's Investment BDT 200,000
- Total Investment BDT 634,000

GTT's Investment
32%



Entrepreneur's
Contribution 68%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated Sales income from fish (A)	21,000	84,000	1,008,000	23,100	92,400	1,108,800	24,948	99,792	1,197,504
Less: Cost of hormone	700	2,800	33,600	575	2,300	27,600	600	2,400	28,800
Less: Food cost	1,800	7,200	86,400	2,070	8,280	99,360	1,800	7,200	86,400
Total cost of sales/food (B)	2,500	10,000	120,000	2,645	10,580	126,960	2,400	9,600	115,200
Gross profit (GP) [C=(A-B)]	18,500	74,000	888,000	20,455	81,820	981,840	22,548	90,192	1,082,304
Less: Operating Costs:									
Electricity bill		7,500	90,000		8,000	96,000		8,500	102,000
Transportation		3,000	36,000		3,300	39,600		3,800	45,600
Medicine		6,000	72,000		6,300	75,600		6,800	81,600
Night guard		3,000	36,000		3,500	42,000		4,000	48,000
Mobile bill (SMS & Reporting inclusive)		2,000	24,000		2,100	25,200		2,200	26,400
Ownership Transfer Fee		2,000	8,000		4,000	16,000		4,000	16,000
Proposed salary-self		8,000	96,000		9,000	108,000		10,000	120,000
Proposed salary-assistant-2		16,000	192,000		17,000	204,000		18,000	216,000
Labour cost (part time)		4,000	48,000		4,600	55,200		5,200	62,400
Other Expenses		1,400	16,800		1,600	19,200		1,800	21,600
Non Cash Item:									
Depreciation Expenses		13,894	55,575		13,894	55,575		13,894	55,575
Total Operating Cost (D)		66,794	674,375		73,294	736,375		78,194	795,175
(C-D)Net Profit:		7,206	213,625		8,526	245,465		11,998	287,129
Retained Income:			213,625			459,090			746,219

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Entrepreneur	-	-	-
1.2	Investment Infusion by Investor	200,000	-	-
1.3	Net Profit	213,625	261,465	303,129
1.4	Depreciation Expenses (Non Cash Item)	55,575	55,575	55,575
1.5	Opening Balance of Cash Surplus	-	221,200	442,240
	Total Cash Inflow	469,200	538,240	800,944
2.0	Cash Outflow			
2.1	Fish Feed purchases	35,000		
2.2	Machineries purchases	165,000		
2.3	Investment Payback including ownership transfer fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Net Cash Surplus	221,200	442,240	704,944

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03 (permanent) & 04 (part time-working basis)
Future employment: 05 (part time-working basis)
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Working Experience :03 yrs.

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 1180,219 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Epidemic.

**Presented at 222nd as Yunus Centre and 57th In-house Executive
Social Business Design Lab
(GTT) on April 04, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures











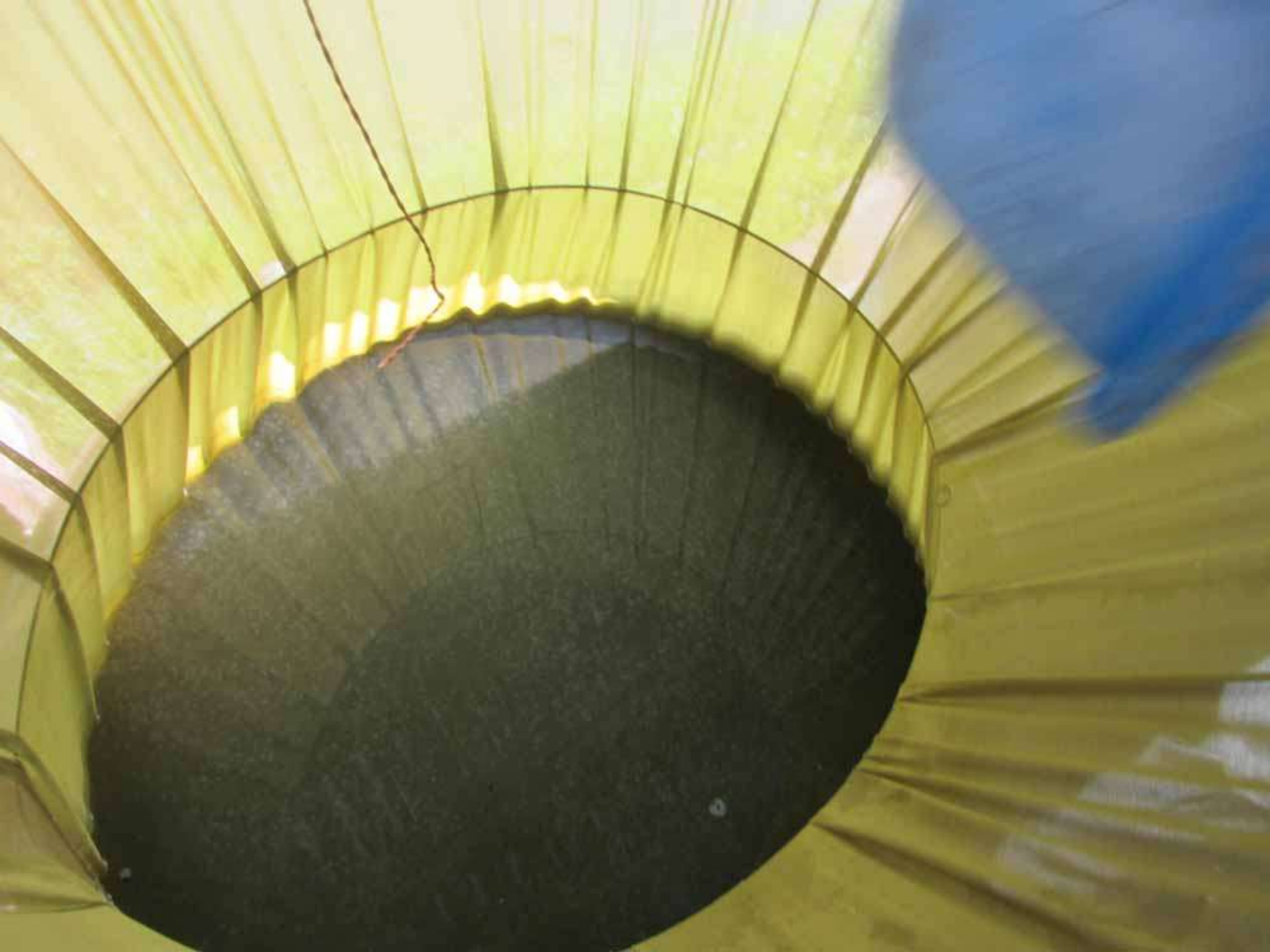








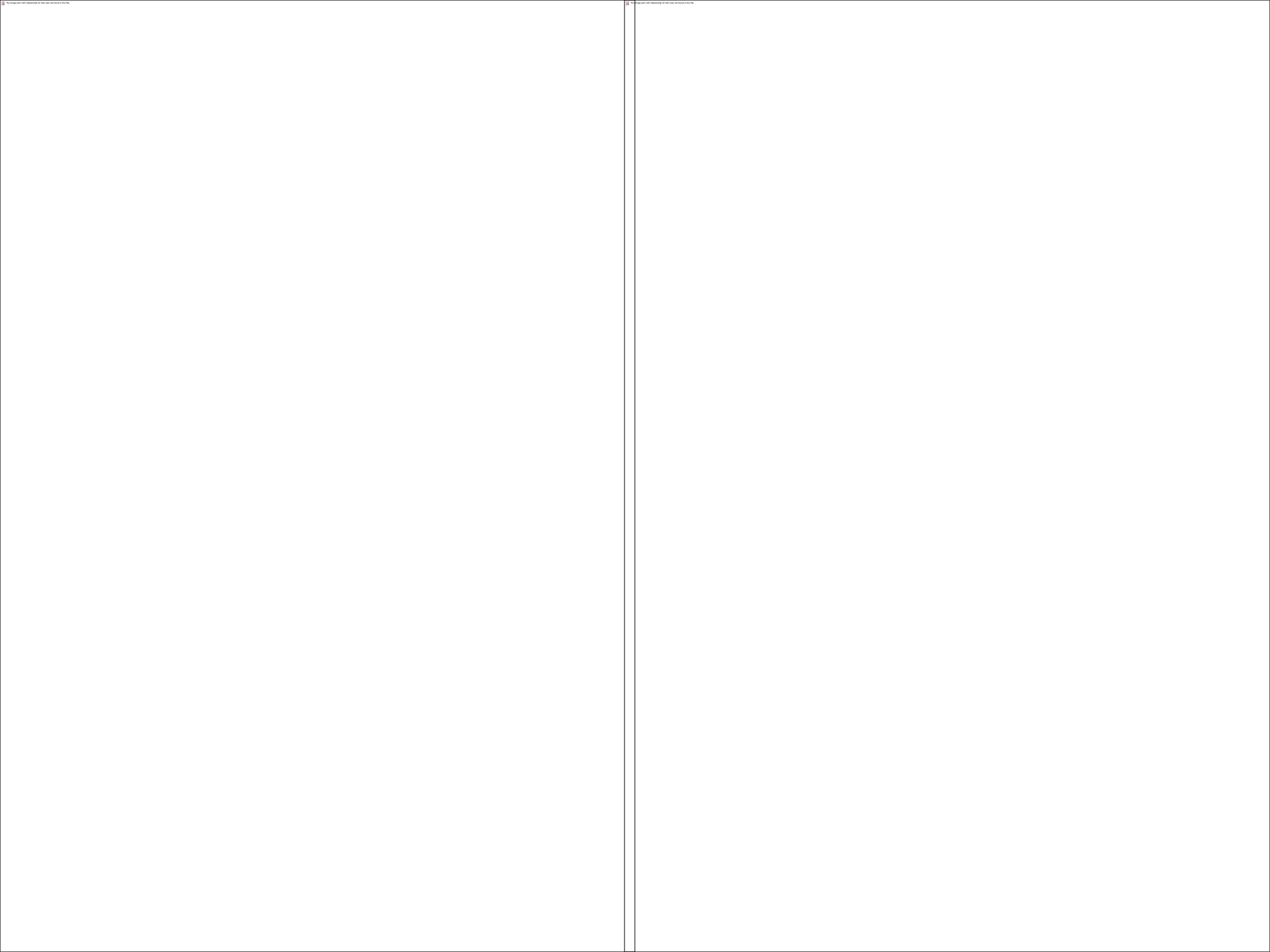


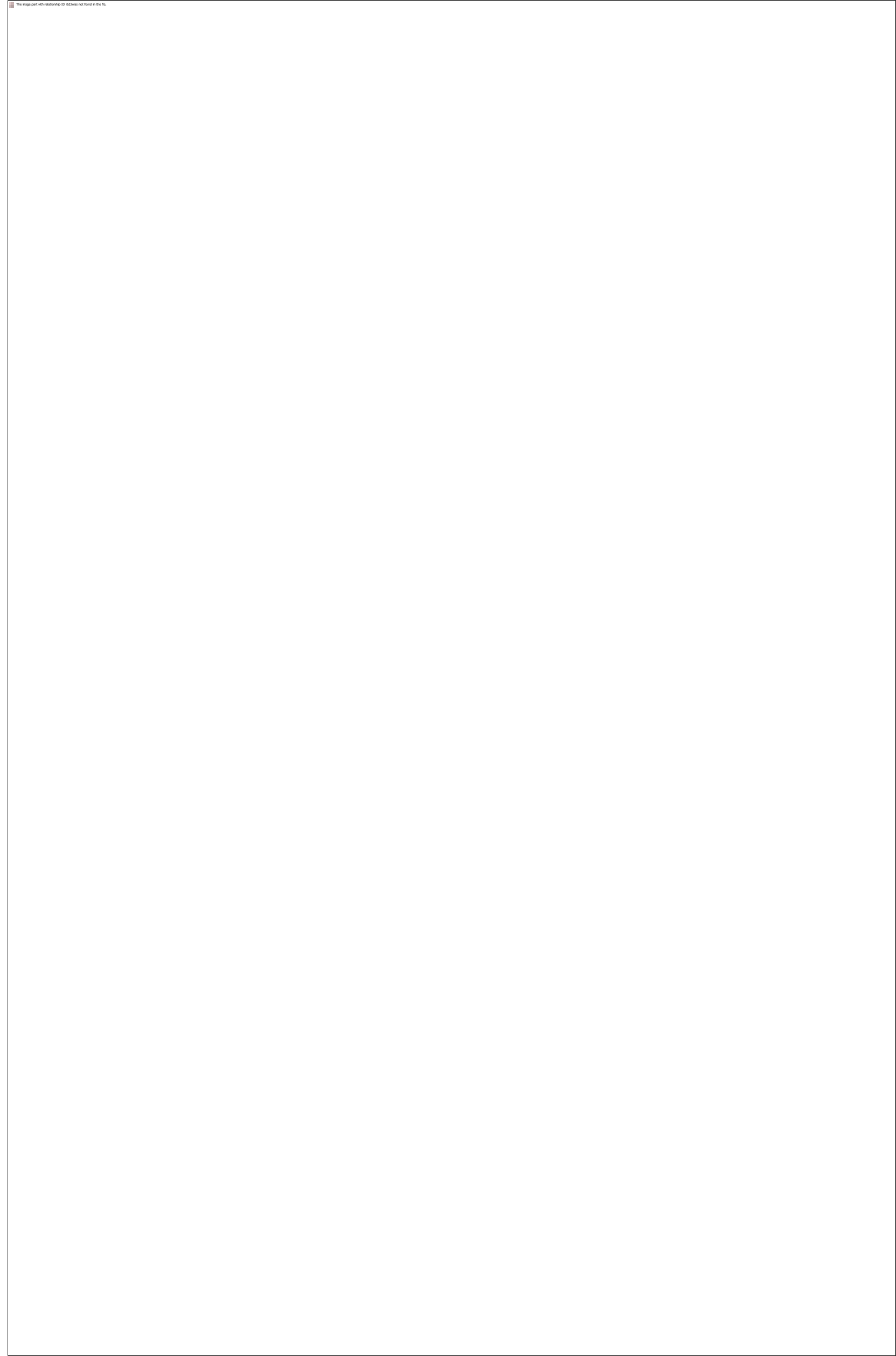














"কম দিনে সেবা দিব"

ইউনিয়ন, ফরম নং- ১

"সেবায় অসমত কৃতিত্ব লাভ করিবে দিন সন্তোষ"

ট্রেড লাইসেন্স

অর্থ বছরঃ ২০১৫-২০১৬ইং

০৩ নং কূর্শা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ হীরবাগ, উপজেলাঃ কাউনিয়া, জেলাঃ কুষ্টিয়া

০৭৭০

বহি নং : ০১

২০/১১/১৫

০৭৭০

নামঃ মোঃ হুমায়ূন হাছান

মোঃ ইউনুছ হান্নান

মোঃ হুমায়ূন হাছান

স্বামীঃ চন্ডিপুর, হীরবাগ, কাউনিয়া, কুষ্টিয়া

যেহেতু প্রকৃতিগত ও অন্যান্য কারণে তারিখ ৩০শে জুন ২০১৬ইং পর্যন্ত

২০০৮ টাকা (কথায়) দুইশত টাকা মাত্র

(Signature)

(Signature)
স্বাক্ষরিতঃ
উপসচিব



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD জাতীয় পরিচয় পত্র



নাম : মোঃ ইউনুস আলী

Name: Md Yunus Ali

পিতা : মোঃ হাবিবুল আলী

মাতা : মোছাঃ লুৎফা বেগম

Date of Birth: 21 Oct 1981

ID NO. 19818514240282819

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। অন্য কোনোভাবে এটি বিক্রি করা
কোনও পদ্ধতিতে হস্তান্তর করা যাবে না।

উপস্থিত : জন্মস্থান : ঢাকা, জেলা : ঢাকা, পোস্ট : ১১০০,
কাজলি, মনু।

স্বাক্ষরিত : মোঃ ইউনুস আলী প্রদানের তারিখ: ০৫/০৬/২০০৫





মীরবাগ কার্ডানরা শাখা

অনুগ্রহন করি :-

এই মর্মে প্রত্যক্ষ করা যাচ্ছে যে, জনাব মোহা নূর হাছিম
স্বামী: মোহা: ইয়াকব কার্ডানি আম বিয়েবার এক: মীরবাগ

