

A Nobin Udyokta Project

Ekota Motsho Khamar



Project by: Sojet Pal Madhu
Identified by: Mohammad Habibur Rahman
Verified By: Abdul Alim

Dakkhin Matlab Unit
Anchal-1, Chandpur.
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sojet Pal madhu
Age	:	22/07/1984(34 Years)
Marital status	:	Married
Children	:	Son: 01, Daughter:01
No. of siblings:	:	Brother- 02 Sister - 03
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Akhi Rani Paul
(iii) Father's name	:	Chitt Ronjan Paul
(iv) GB member's info	:	Branch- Nayargaon,Center- 07/m ,Group-08,Loanee no-1432, Member Since-01 jan 2006 First loan: 10000 Existing loan-150000 Outstanding: 77100
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
	:	N/A
	:	N/A
Education	:	Class : S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Fishery Business.
Trade License No-		244
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	Agriculture & business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01949513981
NU Project Source/Reference	:	GT Matlab Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) from 2006. At first she took Tk.10,000 from GB. She invested GB Loan in her husbands business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name		Ekota Motso Khamar
Address/ Location	:	Nayargon,Matlab Dukkhin, Chandpur.
Total Investment in BDT	:	430000/=
Financing	:	Self BDT 380000/=(from existing business) - 88% Required Investment BDT 50,000 (as equity) -12%
Present salary/drawings from business (estimates)	:	7,000
Proposed Salary		7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Half Yearly	Yearly
Sales (A)		230,000	460,000
<i>Less: Operating Costs</i>			
Electricity Bill		1,000	2000
Mobile bill(200*6)		1200	2400
Present Salary (7000*6)		42,000	84000
Labor cost (part time) (1500*5)		7500	15000
Others cost		1,500	3000
Fish Pona		44,000	88000
Fish feed		36,000	72000
Net and other security items for fish		7,000	14000
Medicine		12,000	24000
Non Cash Item:		00	00
Total Operating Cost (D)		152200	304400
Net Profit (C-D):		77800	155600

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Pond Advanced for eight years	200000		
Feed & Others	60,000		
Present goods (*)	120000		380000
Proposed Items (**):		50000	50,000
Total Capital	380000	50000	430000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items

Product name with quantity	Amount
Roui Fish(100kg*120)	10000
Katol Fish(200Piece*150)	20000
Karpo Fish(80kg*200)	10000
Mrigel(80gk*120)	9,000
Telapia(100kg*180)	12500
Sarpoti(20kg*300)	6,000
Shing	7,500
Glaskrap	20,000
Kalbaos(50gk*200)	10,000
Silverkap(50kg*100)	5,000
Euria	5000
chun	5000
Total Present Stock	120000

Proposed Items

Product name with quantity	Amount
Feed	40000
Medicine	10000
Total:	50,000

Financial Projection of NU BUSESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Half Yearly	Yearly	Daily	Half Yearly	Yearly
sales		240000	480000		260000	520000
Less operating cost						
Preparing pond (using area, phosphate, calcium etc)		20000	40000		20000	40000
Mobile Bill		1200	2400		1300	2600
Electricity Bill		1200	2400		1400	2800
Fish feed		40000	80000		42000	84000
Proposed Salary- Self		42000	84000		48000	96000
Labor Cost (part time)		10000	20000		11000	22000
Fish Pona		50000	100000		50000	100000
Medicine		10000	20000		10000	20000
Others		1000	2000		1200	2400
Total Operating Cost (D)		175400	350800		184900	369800
(Net Profit C-D) :		64600	129200		75100	150200
Pay back gt		30000			30,000	
Retained Income:		99200			120200	

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	50,000	00
1.2	Net Profit	129200	150200
1.3	Depreciation (Non cash item)	00	00
1.4	Opening Balance of Cash Surplus	00	99200
	Total Cash Inflow	179200	249400
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	00
2.2	Investment Pay Back	30000	30000
2.3	Pay Back GB	00	00
	Total Cash Outflow	80000	30,000
3.0	Net Cash Surplus	99200	219400

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Long relationship with Grameen● Well Known Person in locality● Skill and 07 years working Experience	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment● Less stock
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area	<p>THREATS</p> <ul style="list-style-type: none">● Political Unrest● Theft● Fire

Photographs



Photographs



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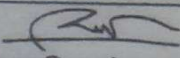



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: সুজীত পাল মধু
Name: Sojet Pal Madhu
পিতা: চিও রঞ্জন পাল
মাতা: আখি
Date of Birth: 22 Jul 1984
ID NO: 1317682081352


প্রতিষ্ঠা করা

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
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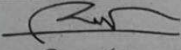


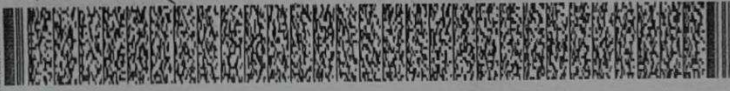
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নাম: আখি রানী পাল
Name: Akhi Rani Paul
স্বামী: চিত্ত রঞ্জন পাল
মাতা: মৃত হেমলতা পাল
Date of Birth: 01 Jun 1954
ID NO: 1317682081351

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