

A Nobin Udyokta Project
Rasel Motsho Khamar



PP Identified & Prepared by
Md. Abu Musa Bhuiyan

Presented By: Rasel

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	: Rasel
Age	: 07- 06-1997 (19 years)
Marital status	: Single
Children	: N/A
No. of sibling:	: 02 brothers
Parent' and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member' info Further Information: (v) Who pay GB loan intallment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Other	<div style="text-align: center;"> <input checked="" type="checkbox"/> </div> Mother <div style="text-align: center;"> <input type="checkbox"/> </div> Father Sufia Begum Md. Khokon Gazi Branch: Bagadi.Group-02 Centre # 17/ M, Loanee no. 8522/1 Member since- 02/11/2000 First loan: Tk. 4000 Existing loan: 20,000 : Outstanding: 18680/- Father N/A N/A N/A N/A
Education	: Class Six

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

Present Occupation	:	Fish Farming
Trade Licene	:	153/15
Experience and Training Info	:	05 years
Other Own/Family Source of Income	:	Business (father)
Other Own/Family Source of Liabilities	:	N/A
NU Contact Info	:	01918542717
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 Tk. 4000 from Grameen Bank. NU's father used this loan for his business extension and development. He also increased his assets from business income. Nu's Mother Gradually increased her economic conditions from use GB loan.

PROPOED NOBIN UDYOKTA BUINE INFO

Business Name	:	Rasel Motsho Khamar
Address/ Location	:	Vill- South Bagadi, PO- Bagra Bazar Chandpur Sadar, Chandpur.
Total Investment in BDT	:	880,000 /-
Financing	:	Self BDT 680000 (from existing business) - 77% Required Investment BDT 2,00,000 (as equity) 23%
Present Salary/drawing from business (estimate)	:	7000
Proposed Salary		7000
Proposed Business		
(i)% of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	(1)	(2)	(1+2)
(i) Present stock items : Pond Lease (04)	550,000		680,000
(ii) fish (Child & big)	130,000		
(ii) Proposed item (Details Include in Next Side)		200,000	200,000
Total Capital	680,000	200,000	880,000

PREENT & PROPOED INVETMENT BREAKDOWN

Preent Stock item

Product name with quantity

কাতল (১৫০ পিচ*১০০)	১৫০০০
রুই (৪০০পিচ* ৫০)	২০০০০
বুগেট (১৫০ পিচ*১০০)	১৫০০০
তেলাপিয়া (৫০০ পিচ*৩০)	১৫০০০
মুগা (৫০০ পিচ*৪০)	২০০০০
রুই, মুগা, বাডা, তেলাপিয়া পোনা মাছ (২মণ)	১৫০০০

মোট মাছ (টাকা) :

১,৩০,০০০

Propoed item

Product name with quantity

খুশি (০৮ বস্তা	২০,০০০
খেল (১৫ বস্তা)	৩০,০০০
ইউরিয়া সার	৭,০০০
ঔষুধ	৮,০০০
রুই, মুগা, বাডা, মাছ	২৪,০০০
তেলাপিয়া পোনা ৫০ হাজার	৩৫,০০০
মোট :	২০০,০০০
	১২৪,০০০

INFO ON EXISTING BUSINESS OPERATIONS

Particular	Exiting Business (BDT)	
	Half yearly	Yearly
Estimated Sale (A) : Sale various fish: Rui ,Carp, Karphu, Big head, Katla,Mrigal,Sorputi, Tellapia, kalibaush, etc.	400,000	7,00,000
Le: Operating Cot		
Fish feed (1280*10*6)	76800	76800
Medicine	7000	14000
Mega powder (2*1200	2400	----
Lab our Cost (Part time)	20000	40000
Fish pona (Katla,Mrigal,Sorputi, Tellapia, kalibaush, etc)	100000	---
Oil Cake (1*5200*6)	31,200	62,400
Mobile bill(300*6)	1800	3600
Present salary/Drawing- elf(7*6000)	42000	84000
Other cost(6*200)	1200	2400
Urea (2350*2)	4700	---
Voushi (1*2500*6)	15,000	30,000
Total Operating Cost (D)	3,00,900	313200
Net Profit (C-D):	99100	386800

FINANCIAL PROJECTION OF NU BUINE PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Half yearly	Yearly	Half yearly	Yearly	Half yearly	Yearly
Estimated Sales (A) :	500,000	800,000	5,50,000	8,00,000	5,50,000	8,50,000
<i>Total Sales</i>	500,000	800,000	5,50,000	8,00,000	5,50,000	5,50,000
Less: Operating Costs						
Mega Powder (3*1200)	3600	---	3600	---	4000	-----
Pond lease (5,50,000/5year)		1,10,000		1,10,000		1,10,000
Child fish(80000, 90000 pcs)	1,50000		175000		175000	
Fish feed(1280*15*6)	1,15,200	1,15,200	1,15,200	1,15,200	1,20,000	1,20,000
Medicine	8000	16,000	10,000	20,000	10,000	20,000
Urea (2350*3)	7050	-----	7050	-----	8000	-----
Oil Cake	31200	62400	31200	62400	40000	80000
Labour Cost (Part time)	20,000	40,000	20,000	40,000	25,000	50,000
Mobile Bill (6*500)	3,000	6,000	3,000	6,000	3000	6000
Proposed Salary- Self(6*7000)	42000	84000	42000	84,000	42,000	84,000
Others(6*200)	1200	2400	1200	3600	1200	3600
Voushi (1*2500*8)	20,000	40,000	20000	40000	25000	50,000
Total Operating Cost (D)	401250	476000	428250	481200	453200	523600
(Net Profit C-D) :	98750	324000	121750	318800	96800	326400
Payback to GT	80,000		80,000		80,000	
Retained Income:	2,44,000		2,38,8000		2,46,400	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<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 Investor	200000		
1.2	Net Profit	324000	318800	326400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		244000	482800
	Total Cash Inflow	524000	562800	809200
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	244000	482800	729200

SWOT ANALYSIS

STRENGTH

Skilled and 10 year 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 hi brine

THREATS

Flood.
Theft.
Fish disease











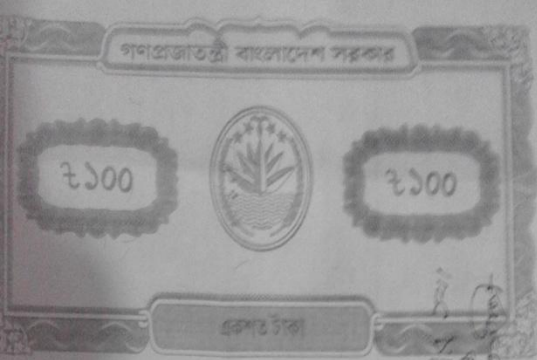










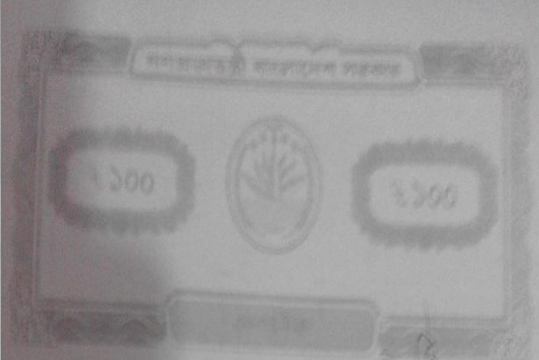


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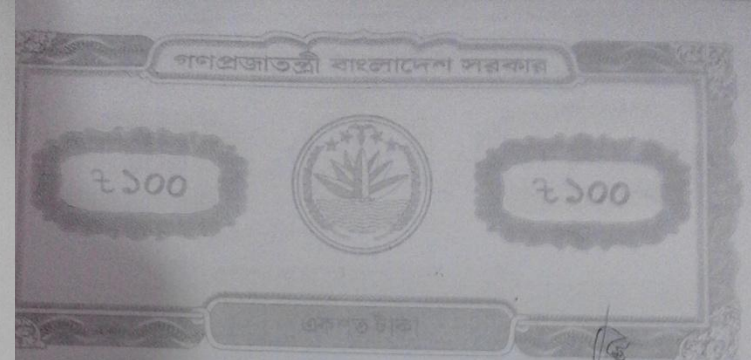


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(P.T.O)

**Presented at GT' Internal SB
Design Lab
on Jan- 2016 at GT CR**



***Further Information
Grameen Trust
Phone -029005261
Rasel
mobile no- 01918542717***