#### A Nobin Udyokta Project

### **Masud Motsho Khamar**





NU Identified and PP Prepared by : Md. Shahabuddin Islam



Presented by Md.Masud Rana

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name		Md.Masud Rana
Age		18/10/1988 (28 Years)
Marital status		Married
Children		One Son
No. of siblings:		One brother and three 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  Rehana Begum  Md. Jinna Shekh  Member since: 04/03/2009  Branch:EsanGopalpur-Faridpur,  Centre no.10/m, Group: 03  Loanee No. 3653 , First loan: Tk. 6,000  Existing loan: Tk.25,000 Outstanding: 9,600
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: : : : : : : : : : : : : : : : : : : :	Father N/A N/A N/A N/A N/A
Education, till to date	•	H.S.C

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation		Fish Farm Business
Trade License Number		
Business Experiences		10 years.
Other Own/Family Sources of Income	•	Business
Other Own/Family Sources of Liabilities		N/A
NU Contact Info	•	01725401089
NU Project Source/Reference	:	GT Faridpur Sadar Unit Office, Faridpur.

### **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank (GB) Since 2009. At first her mother took a loan amount BDT 6,000 from Grameen Bank. She Invested the money in her husband's business. They gradually improved their life standard through GB loan.

### PROPOSED BUSINESS Info.



Business Name	:	Masud Motsho Khamar
Address/ Location		Doyarampur, Faridpur Sadar, Faridpur.
Total Investment in BDT	-	200,600/-
Financing	•	Self BDT : 130,600 (from existing business) – 65% Required Investment BDT : 70,000 (as equity) - 35%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	15% 15%
Agreed grace period	-	2 months

### **EXISTING BUSINESS OPERATIONS Info.**



	Existing Bu	siness (BDT)
Particulars	Quarter Yearly	Yearly
Income from Sales	1,12,500	4,50,000
Less: Operating Costs		
Electricity bill	600	2400
Night Guard Bill	300	1200
Mobile Bill	900	3600
Salary from Business (Self)	21000	84,000
Labor Cost (10,000*02) Monthly	60,000	2,40,000
Transportation	1500	6,000
Others (Entertainment)	900	3600
Net Rent	12000	48000
Non Cash Item:		
Total Operating Cost (D)	97,200	3,88,800
Net Profit (C-D):	15,300	61,200

### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Coal Pakhi-500pcs Fish Food- Present Fish Items (*):	10,000 10,000 110,600		130,600
Proposed Items (**):		70,000	70,000
Total Capital	130,600	70,000	200,600

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

### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



#### **Present Stock item**

^^^^^^	
Product Name	
কাতল-মাছ	15,000
তেলাপিয়া-মাছ	20,000
রুই মাছ	25,000
মৃগা-মাছ	15,600
বৃগেট-মাছ	15,000
রুই+মৃগা+তেলাপিয়া পোনা মাছ	20,000
Total-	110,600

### **Proposed Item**

Product Name	Amount
তেলাপিয়া-মাছের পোনা	30,000
রুই মাছের পোনা	10,000
মাছের খাদ্য	20,000
মাছের্ঔষধ	10,000
Total :	70,000

## Financial Projection of NU BUSINESS PLAN



	Y	ear 1 (E	BDT)	Ye	ear 2 (B	DT)	Y	ear 3 (Bl	OT)
Particulars	Daily	Quarter Monthly	Yearly	Daily	Quarter Monthly	Yearly	Daily	Quarter Monthly	Yearly
Income from Sales		1,17,500	4,70,000		1,20,000	4,80,000		1,22,500	4,90,000
Less operating cost:									
Electricity bill		650	2600		700	2800		750	3000
Mobile Bill		1000	4000		1200	4800		1300	5200
Night Guard Bill		500	2000		600	2400		700	2800
Transportation Cost		1600	6400		1800	7200		2000	8000
Salary- self		21,000	84,000		21,000	84,000		21,000	84,000
Labor Cost (10,000*02) Monthly		60,000	2,40,000		60,000	2,40,000		60,000	2,40,000
Others (Entertainment)		900	36,00		900	36,00		900	36,00
Net Rent		12000	48,000		12000	48000		12000	48000
Total Operating Cost (G)		97,650	3,90,600		98,200	3,92,800		98,650	3,94,600
Net Profit =(F-G)		19,850	79,400		21,800	87,200		23,850	95,400
GT payback		28,00	0	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	28,000			28,000	
Retained Income:		51,40	0		59,200			67,400	

### CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	79,400	87,200	95,400
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	51,400	110,600
	Total Cash Inflow	149,400	138,600	206,000
2.0	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	98,000	28,000	28,000
3.0	Net Cash Surplus	51,400	110,600	178,000

### **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

## **O**PPORTUNITIES

Would be a big entrepreneur. Employment opportunities Expansion his business

### THREATS

Floods.
Theft.
Fish diseases













































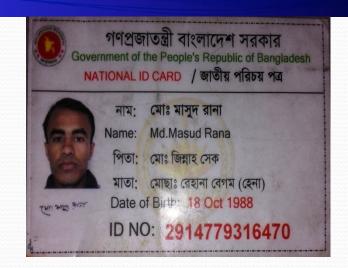


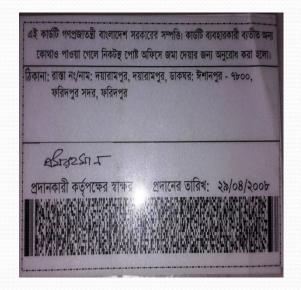






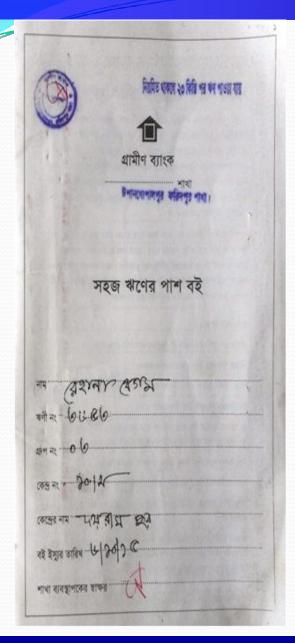












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#### প্রত্যায়নপত্র

আমি নিম্ন স্বাক্ষরকারী এই মর্মে প্রত্যায়ন করিতেছি যে, নবীন উদ্যোক্তা জনাব মোঃ মাসুদ রানা এর "মাসুদ মৎস খামার" প্রজেক্টিআমি নিজে সরজমিনে যাচাই করে দেখেছি যে উক্ত প্রজেক্টিতার নিজন্ম জায়গায় অবস্থিত।

প্রত্যায়নকারী

মো:খাইরুল বাসার

ইউনিট ইনচার্জ

ফরিদপুর সদর ইউনিট,ফরিদপুর।



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...th Internal Design Lab
on Jan ...., 2017 at GT

