

A Nobin Udyokta Project

Arif Motsho Khamar



Project by : Md. Arif Hossain
Identified by : : Md. Sohrab Hossain .
Verified By MD Arif Rabbani

Hajigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md Arif Hossain
Age	:	10 Feb 1990(27 Years)
Marital status	:	Unmarried,
Children	:	N/A
No. of siblings:	:	02 brothers and 02 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Raushonara.
(iii) Father's name	:	Md Abdul Mannan Kazi.
(iv) GB member's info	:	Member since: 11/07/2005 from 17/07/2012 Branch:Tamta, Centre no.11/m, Group: 01 Loanee No. 1219 First loan: Tk. 10000 Total Amount Received: Tk. 2,00,000/- Existing loan: Tk.0 Outstanding:Tk.0
Further Information:		
(v) Who pays GB loan installment	:	N/A.
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Motsho Business
Trade License Number	:	83
Business Experiences	:	4 years.
Other Own/Family Sources of Income	:	Three Brother are business and father is agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01822965531.01951895949
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 11/07/2005. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her son's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Arif Motsho Khamar
Address/ Location	:	Sudia Hajigonj, Chandpur. .
Total Investment in BDT	:	190,000/-
Financing	:	Self BDT : 120,000 (from existing business) – 63% Required Investment BDT : 70,000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 9000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	%
Estimated % of proposed gross profit margin	:	%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
		Half Yearly	Yearly
Sales (A)		240000	480000
Less: Operating Costs			
Pond prepare		12000	24000
Labour cost		7000	14000
Medicine		6000	12000
Fish feed(6000*6)		42000	84000
Fish pona(80000)		80000	160000
Mobile Bill		2400	4800
Salary from Business (Self)		54000	1,08,000
Others (Entertainment)		2400	4800
Non Cash Item:			
Depreciation Expenses()		0	0
Total Operating Cost (D)		164200	328400
Net Profit (C-D):		75800	151600

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Pond Lease: Present Goods Items (*) :	1,20,000		120,000
Proposed Items (**) :		70,000	70,000
Total Capital	120,000	70,000	190,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Rui fish(6 mon)	30,000
Katol fish(5 mon)	30,000
Mrigel fish(3 mon)	10,000
Karpo fish(3 mon)	15000
Kalibaus fish(4 mon)	15000
Sharpoti fish(1 mon)	6000
Food(12 bosta 750*)	9000
Medicine	5000
Total Present Stock	1,20,000

Proposed Item

Product Name	Amount
Food(2200*20 bosta)	37500
Fish Poona	25000
Medicine	7500
Total :	70,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		304400	608800		338000	676000
Gross Profit (C+D)=E						
Less operating cost :						
Pond prepare		15000	30000		17000	34000
Labour cost		10000	20000		12000	24000
Medicine		8000	16000		9000	18000
Fish feed(7000*6)		42000	84000		45000	90000
Fish pona(80000)		80000	160000		100000	200000
Mobile Bill		3000	6000		3200	6400
Salary from Business (Self)		54000	108,000		54000	108,000
Others (Entertainment)		2400	4800		2800	5600
Total Operating Cost (F)		214400	428800		243000	486000
Net Profit =(E-F)		90000	180000		95000	190000
GT payback		42,000			42,000	
Retained Income:		138,000			148,000	

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



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	180,000	190,000
1.3	Depreciation (Non cash item)	1,500	1,500
1.4	Opening Balance of Cash Surplus	0	139,500
	Total Cash Inflow	251,500	331,000
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	112,000	42,000
3.0	Net Cash Surplus	139,500	289,000

SWOT Analysis



STRENGTH

- Skill and 4 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 10 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph



Photograph



Photograph



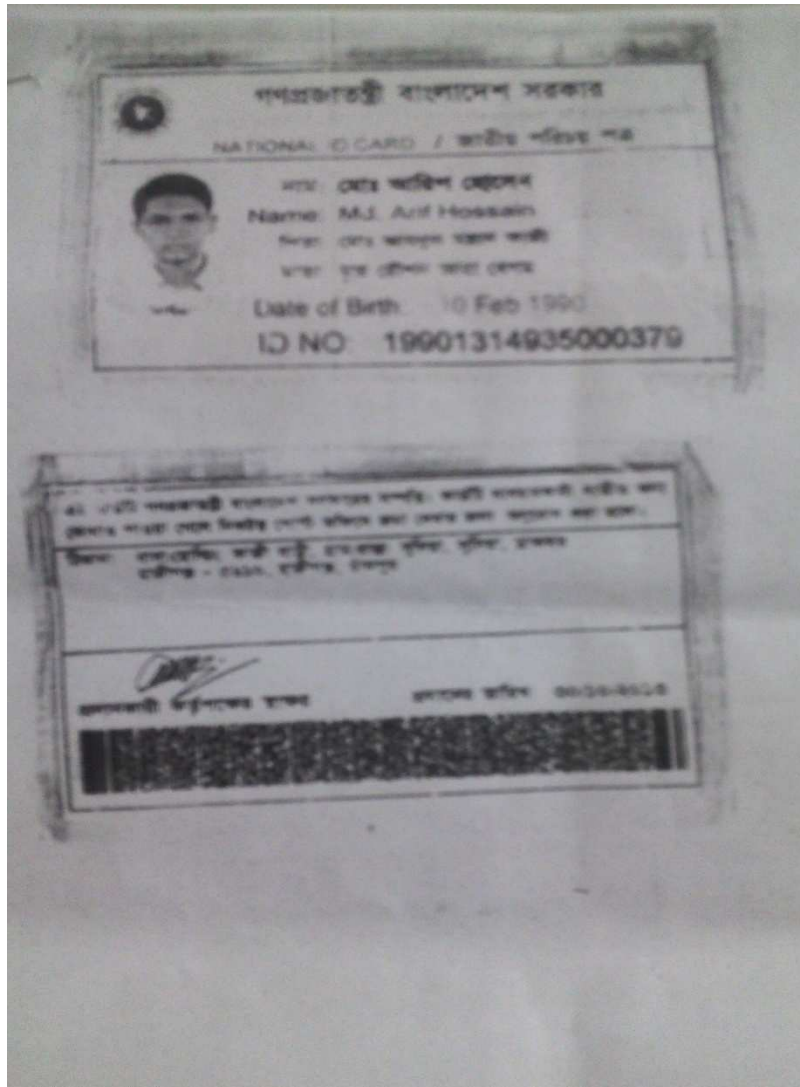
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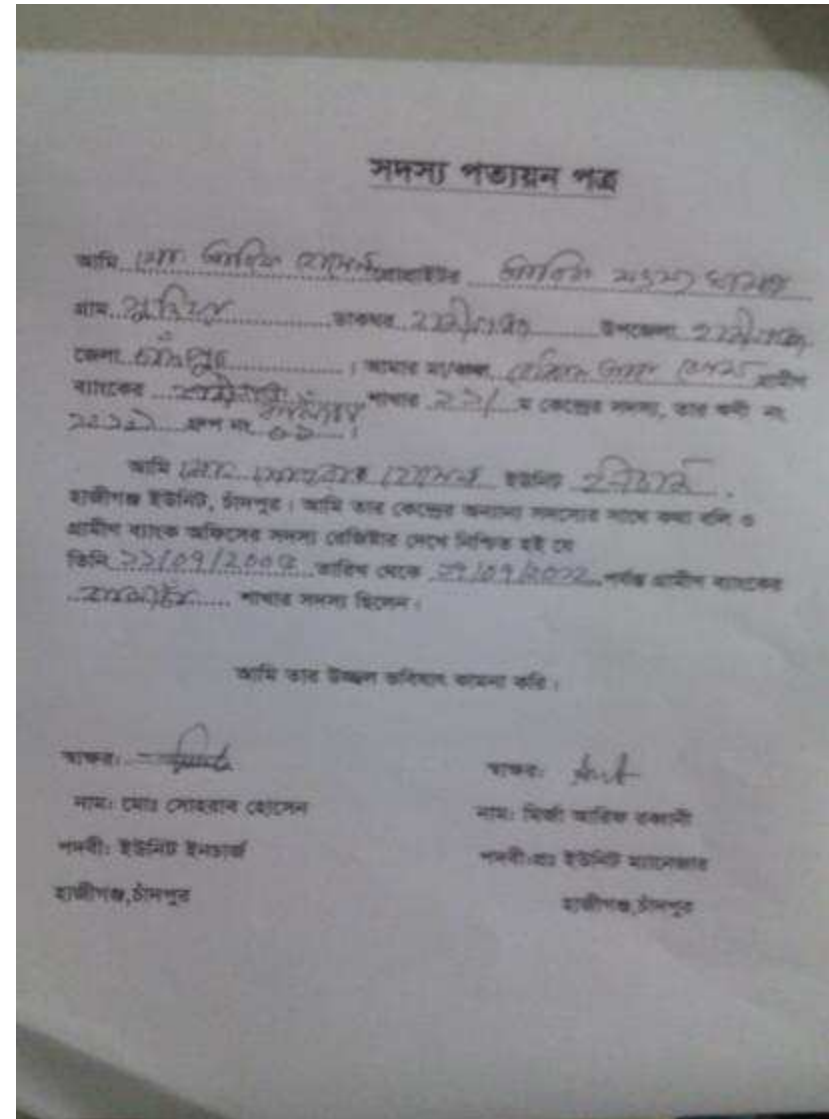
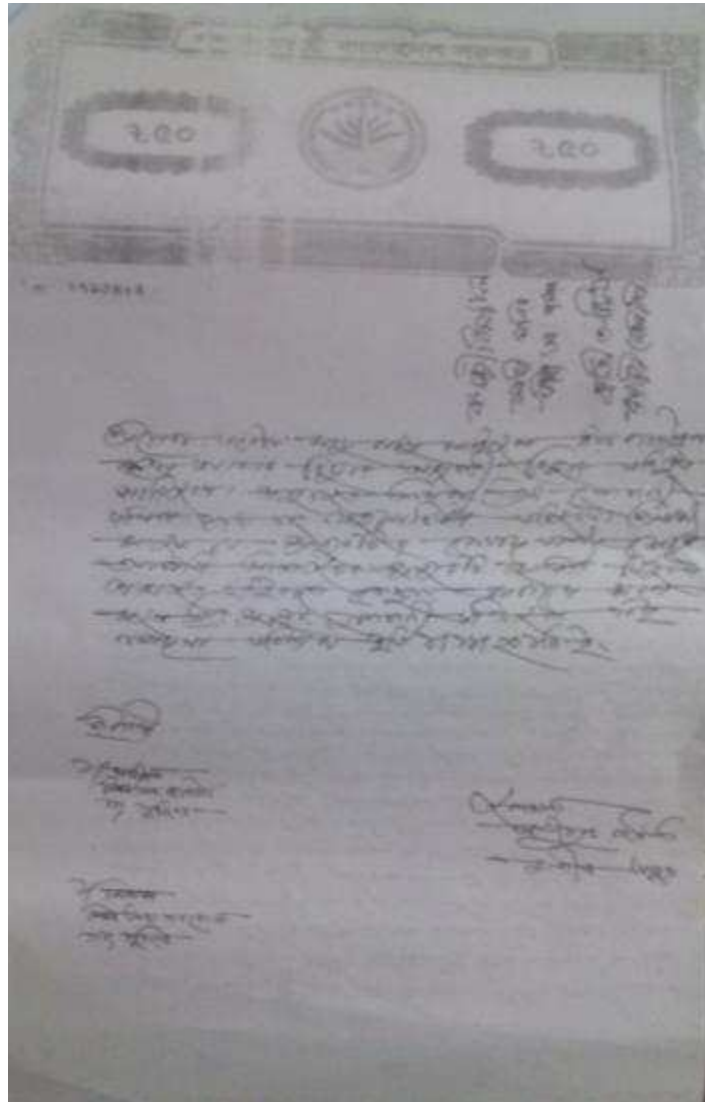
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