

A Nobin Udyokta Project

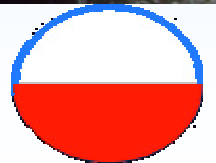
Mofazzal Motsha Khamar



Project by : Mofazzal Hossan
Identified and Verified By: Md. Gias uddin

Matlab Uttar Unit, Chandpur
Anchal-1

GRAMEEN TRUST



GT Social Business Area-1, Chandpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mofazzal Hossan
Age	:	20/07/1984(33 Year)
Marital status	:	Married
Children	:	02 sons 01 Douthar
No. of siblings:	:	Brothers- 01 Sisters - 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	:	Hajera Begum
(iii) Father's name	:	Toiub Ali
(iv) GB member's info	:	Member Since-09/04/ 2000 Branch- Bagan Bari, Center- 37/M ,Group-09
Further Information:		,Loanee no,: 6325, First loan: 5000
(v) Who pays GB loan installment	:	Existing loan-20000 Outstanding : 4020
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	Class Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Hesary & Fishes Business.
Trade License No-		182
Business Experiences	:	04Years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01867317225
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) from 09/04/2000 and now Still. At first she took Tk.5,000 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		Mofazzal Motsha Khamar
Address/ Location	:	Moutupi,Baganbari, Matlab Uttar , Chandpur.
Total Investment in BDT	:	200,000
Financing	:	Self BDT 140,000 (from existing business) -70% Required Investment BDT 60,000 (as equity) -30%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		10,000
i. Proposed Business 25% of present gross profit margin	:	25%
ii. Estimated 25% of proposed gross profit margin	:	25%
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)		120000	240000
<i>Less: Operating Costs</i>			
Electricity Bill		3000	6000
Mobile bill(200*6)		1200	2400
Present Salary (8000*6)		48000	96000
Labour cost (part time)		0	0
Others cost		3000	6000
Fish feed		12000	24000
Net and other security items for fish		5,000	10000
Medicine		5,000	10000
Non Cash Item:		0	0
Total Operating Cost (D)		77200	154400
Net Profit (C-D):		42800	85600

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	-1	-2	(1+2)
Present Stock Items			140,000
Pond agreement for five years	00		
Present goods (*)	140,000		
Proposed Items (**):		60,000	60,000
Total Capital	140,000	60,000	200,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Roui Fish	40000
Katol Fish	10000
Silverkap	40000
Others	50000
Total Present Stock	140,000

Proposed Stock items	
Product name with quantity	Amount
Fish feed	30,000
Karpo and other Fish Breeding	20,000
Medicine/ Net & other	10000
Total Present Stock	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Half Yearly	Yearly	Daily	Half Yearly	Yearly
sales		130,000	260000		150,000	300000
Less operating cost						
Preparing pond		3,000	6000		4,000	8000
Mobile Bill		1500	3000		1600	3200
Electricity Bill		3000	6000		3000	6000
Fish feed		13,000	26000		14,000	28000
Proposed Salary- Self		50000	100000		55000	110000
Labour Cost(part time)		0	0		0	0
Net and other security items		6000	12000		7000	14000
Medicine		6000	12000		7000	14000
Others		600	1200		750	1500
Total Operating Cost (D)		83,100	166200		92,350	184700
(Net Profit C-D) :		46,900	93800		57,650	115300
Pay back			36,000			36000
Retained Income:			57,800			79300

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1	Investment Infusion by Investor	60,000	
1	Net Profit	93800	115300
1	Depreciation (Non cash item)	0	0
1	Opening Balance of Cash Surplus	0	57,800
	Total Cash Inflow	153,800	173100
2	Cash Outflow		
2	Purchase of Product	60000	0
2	Investment Pay Back GT	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	57,800	137100

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Long relationship with Grameen● Well Known Person in locality● Skill and 04 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">● Theft

Photographs



Photographs



Photographs



Photographs



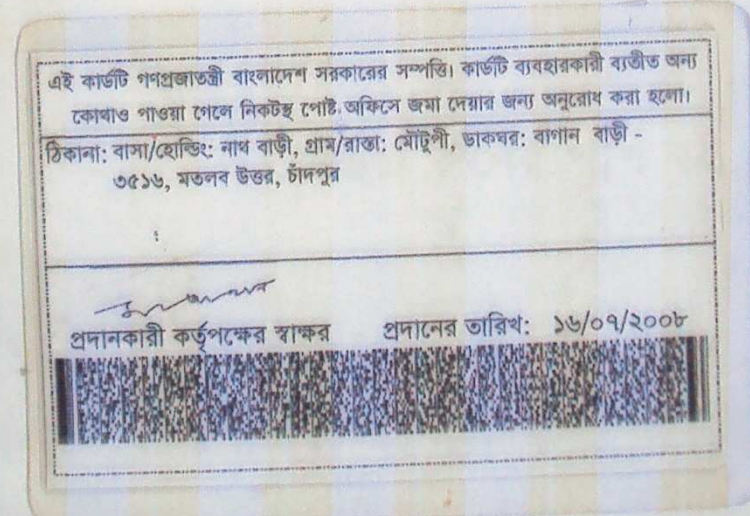
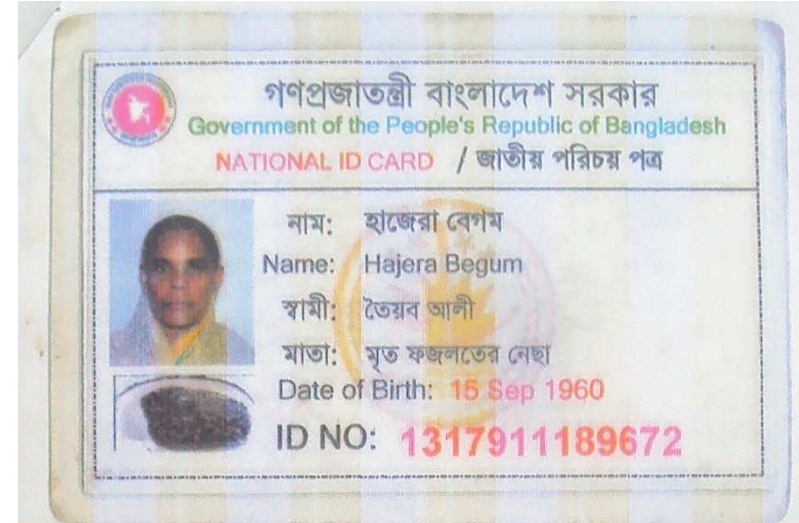
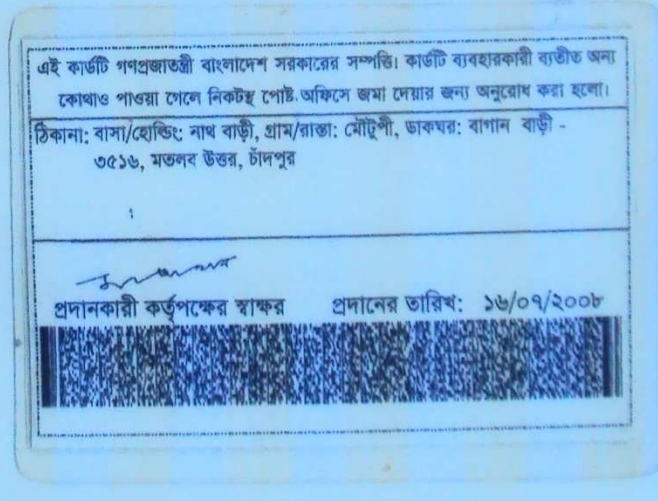
Photographs



Photographs



Photographs



Photographs



ইউনিয়ন পরিষদ
নং বিধান দ্রষ্টব্য)

নং বাজানবার্জী
ডাকঘর বাজানবার্জী উপজেলা মওলভা উত্তর জেলা চাঁদপুর বাংলাদেশ।

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং ৩৮২-২০১৭
তারিখ ১৮-০৬-২০১৭

দোকান প্রতিষ্ঠানের নাম মোফাজ্জল মন্সুর আমান
লাইসেন্স প্রাপকের নাম মোফাজ্জল হোসেন
পিতা/স্বামীর নাম মো: কামরুজ্জামান
ঠিকানা মোড়ুলী

অত্র ইউনিয়নের আওতাধিনে ও বাহিরে
তারিখ হইতে ২৮-০৬-২০১৭

এক বৎসরকাল হিসাবে তাহার ২৭-০৬-২০১৭

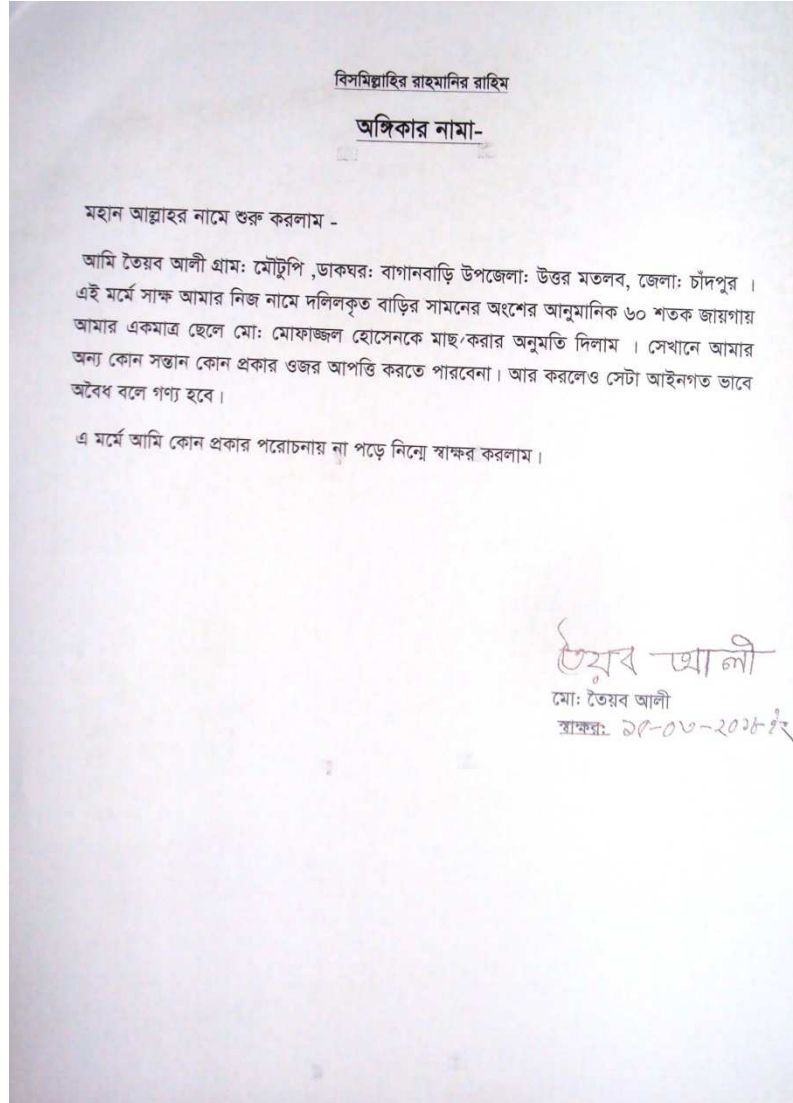
ব্যবসায়ের ধরণ মন্সুর চাচা

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক ৫০০/- টাকা
(কথায় পাঁচশত টাকা) টাকা মাত্র)

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

চেয়ারম্যান
মোঃ নূরুজ্জামান
ইউনিয়ন চেয়ারম্যান
মোঃ নূরুজ্জামান
৩৯, বাজানবার্জী ইউনিয়ন পরিষদ
চাঁদপুর, চাঁদপুর।

Photographs



Photographs





Presented at
**241st (84th Regional) Internal
Design Lab**
On 21st March-2018 at Chandpur

