

Proposed NU Business Name: **KHAN MOTSO HATCHERY**



Project identification and prepared by: Md. Asadul Haque,
KapashiaUnit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | SHAFIKUL ISLAM KHAN |
| Age | : | 05/01/1991 (26 Years) |
| Education, till to date | : | BBA |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Shurjo Narayanpur, P.O: Bhawal Narayanpur-1730, P.S: Kapashia, Dist: Gazipur. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | HELENA AKTER |
| (iii) Father's name | : | ABED ALI KHAN |
| (iv) GB member's info | : | Branch: Kapashia, Centre # 64 (Female), Member ID: 4498, Group No: 01 Member since: 15/03/1997 to 2017 (20 Years) First Loan: BDT 2,500/- , Existing Loan: BDT 40,000/- Outstanding Loan: 32,080 /- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No |

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

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Yes |
| Business Experiences and Training Info | : | 03 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Vegetable Sale |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01710-220057 |
| Family's Contact No. | : | 01914-047873 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HELENA AKTER joined Grameen Bank since 20 years ago. At first she took BDT 2,500/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | KHAN MOTSO HATCHERY |
| Location | : | Shurjo Narayanpur, Kapashia. |
| Total Investment in BDT | : | BDT 8,60,000/- |
| Financing | : | Self BDT 7,90,000/- (from existing business) 92% Required Investment BDT 70,000/- (as equity) 8% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 180 ft x 150 ft= 27000 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in catfish minnows▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Mymensingh.▪Agreed grace period is 3 months. |

Existing Business

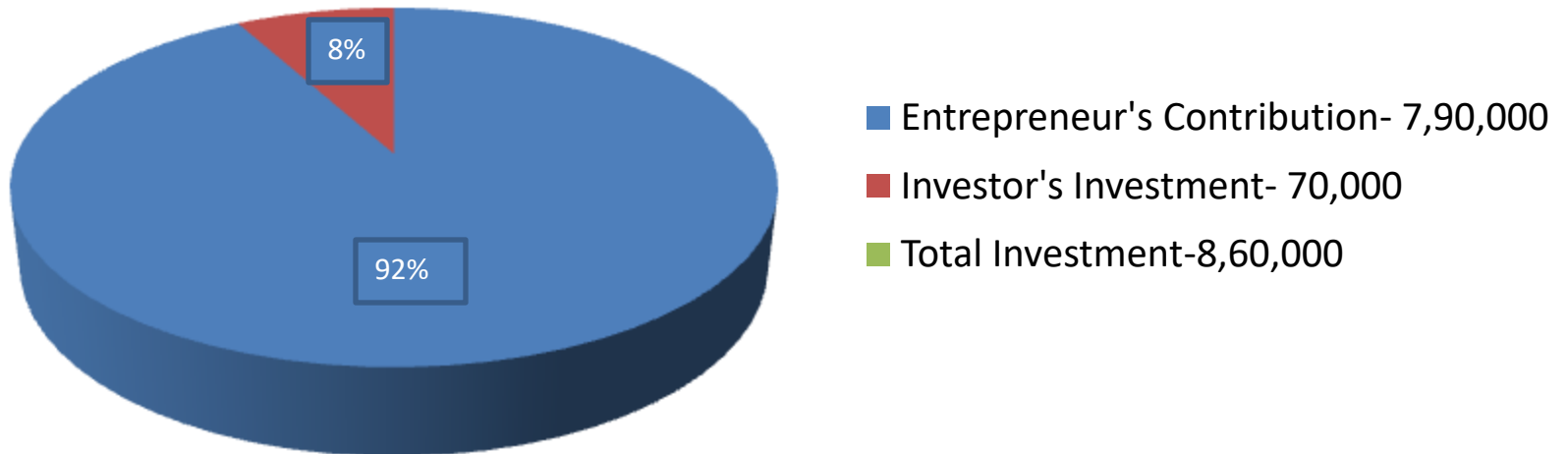
BDT (TK)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|------------------|
| Revenue (sales) | | | |
| Catfish Minnows | | 90,000 | 10,80,000 |
| Total Sales (A) | | 90,000 | 10,80,000 |
| Less. Variable Expense | | | |
| Fish food and medicine | | 54,000 | 16,20,000 |
| Total variable Expense (B) | | 54,000 | 16,20,000 |
| Contribution Margin (CM) [C=(A-B)] | | 36,000 | 4,32,000 |
| Less. Fixed Expense | | | |
| Electricity | | 1,000 | 12,000 |
| Transportation | | 1,000 | 12,000 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 7,450 | 89,400 |
| Net Profit (E) [C-D] | | 28,550 | 3,42,600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|-----------------|-----------|------------|----------------|----------|------------|---------------|----------------|
| | Unit | Unit Price | Total | Unit | Unit Price | Total | |
| Catfish Minnows | 100 Maund | 7500 | 750,000 | 8 Mound | 7500 | 60,000 | 810,000 |
| Fish Food | | | 20,000 | | | 10,000 | 30,000 |
| Medicine | | | 20,000 | | | - | 20,000 |
| Total | | | 790,000 | | | 70,000 | 860,000 |

Source of Finance



Financial Projection

BDT (TK)

| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
|---|-------|-----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Catfish Minnows | | 1,30,000 | 15,60,000 | 16,38,000 | 17,19,900 |
| Total Sales (A) | | 1,30,000 | 15,60,000 | 16,38,000 | 17,19,900 |
| Less. Variable Expense | | | | | |
| Fish food and medicine | | 78,000 | 9,36,000 | 9,82,800 | 10,31,940 |
| Total variable Expense (B) | | 78,000 | 9,36,000 | 9,82,800 | 10,31,940 |
| Contribution Margin (CM) [C=(A-B)] | | 52,000 | 6,24,000 | 6,55,200 | 6,87,960 |
| Less. Fixed Expense | | | | | |
| Electricity | | 1,000 | 12,000 | 14,400 | 18,000 |
| Transportation | | 1,300 | 15,600 | 19,200 | 24,000 |
| Mobile Bill | | 350 | 4,200 | 4,560 | 4,800 |
| Entertainment | | 150 | 1,800 | 1,900 | 2,000 |
| Salary (self) | | 5,000 | 60,000 | 72,000 | 72,000 |
| Total Fixed Cost | | 7,800 | 93,600 | 1,12,060 | 1,20,800 |
| Net Profit (E) [C-D] | | 44,200 | 5,30,400 | 5,43,140 | 5,67,160 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 5,30,400 | 5,43,140 | 5,67,160 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 5,02,400 | 10,17,540 |
| | Total Cash Inflow | 6,00,400 | 10,45,540 | 15,84,700 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 5,02,400 | 10,17,540 | 15,56,700 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures

স্বাক্ষরিত
স্বাক্ষরিত

গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

খান মাসুম হ্যাচারী

স্বাক্ষরিত, গাব্বিপুর প্রকল্প প্রস্তাব গ্রহণ

বৃত্তান্ত:

ইসলাম খান







FAMILY PICTURE

