

A Nobin Udyokta Project

# Monir Motsho Khamar



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

Hazigonj Unit  
Anchal-1, Chandpur  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Monir Hossen.</b>
Age	:	02 Feb 1984 ( 34 Years)
Marital status	:	Married,
Children	:	One Son
No. of siblings:	:	03 brothers and 01 Sisters
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Khodeja Begum
(iii) Father's name	:	Kalu Mia
(iv) GB member's info	:	Member since: 15/06/2003 From 09/11/2010 Branch:Tamta, Centre no.18/m, Group: 07 Loanee No. 3585 First loan: Tk. 10000 Total Amount Received: Tk. 2,00,000/- Existing loan: Tk.0 Outstanding:Tk.0
<b>Further Information:</b>		
(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 Nine

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Motsho Business
Trade License Number	:	324
Business Experiences	:	7 years.
Other Own/Family Sources of Income	:	Two brothers are Abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01680555421.
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 15/06/2003 from 09/11/2010. 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	:	<b>Monir Mostho Khamar</b>
Address/ Location	:	Mohammadpur, Hajigonj, Chandpur. .
Total Investment in BDT	:	430,000/-
Financing	:	Self BDT : 360,000 (from existing business) – 84% Required Investment BDT : 70,000 (as equity) - 16%
Present salary/drawings from business (estimates)	:	BDT 9000
Proposed Salary		<b>BDT 9,000</b>
Proposed Business % of present gross profit margin	:	%
Estimated % of proposed gross profit margin	:	%
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
		Half Yearly	Yearly
Sales (A)		240000	480000
<b>Less: Operating Costs</b>			
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
<b>Non Cash Item:</b>			
Depreciation Expenses()		0	0
<b>Total Operating Cost (D)</b>		164200	328400
<b>Net Profit (C-D):</b>		75800	151600

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b> Pond Leage: Present Goods Items (*) :	240,000 120,000		360,000
<b>Proposed Items (**) :</b>		70,000	70,000
<b>Total Capital</b>	<b>360,000</b>	<b>70,000</b>	<b>430,000</b>

**(\*) 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
<b>Total Present Stock</b>	<b>1,20,000</b>

## Proposed Item

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



# 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
<b>Gross Profit (C+D)=E</b>						
<b>Less operating cost :</b>						
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
<b>Total Operating Cost (F)</b>		214400	428800		243000	486000
<b>Net Profit =(E-F)</b>		90000	180000		95000	190000
<b>GT payback</b>		<b>42,000</b>			<b>42,000</b>	
<b>Retained Income:</b>		138,000			148,000	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
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
	<b>Total Cash Inflow</b>	<b>251,500</b>	<b>331,000</b>
<b>2.0</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>139,500</b>	<b>289,000</b>

# SWOT Analysis



## **S**TRENGTH

- Skill and 7 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 10 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

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

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



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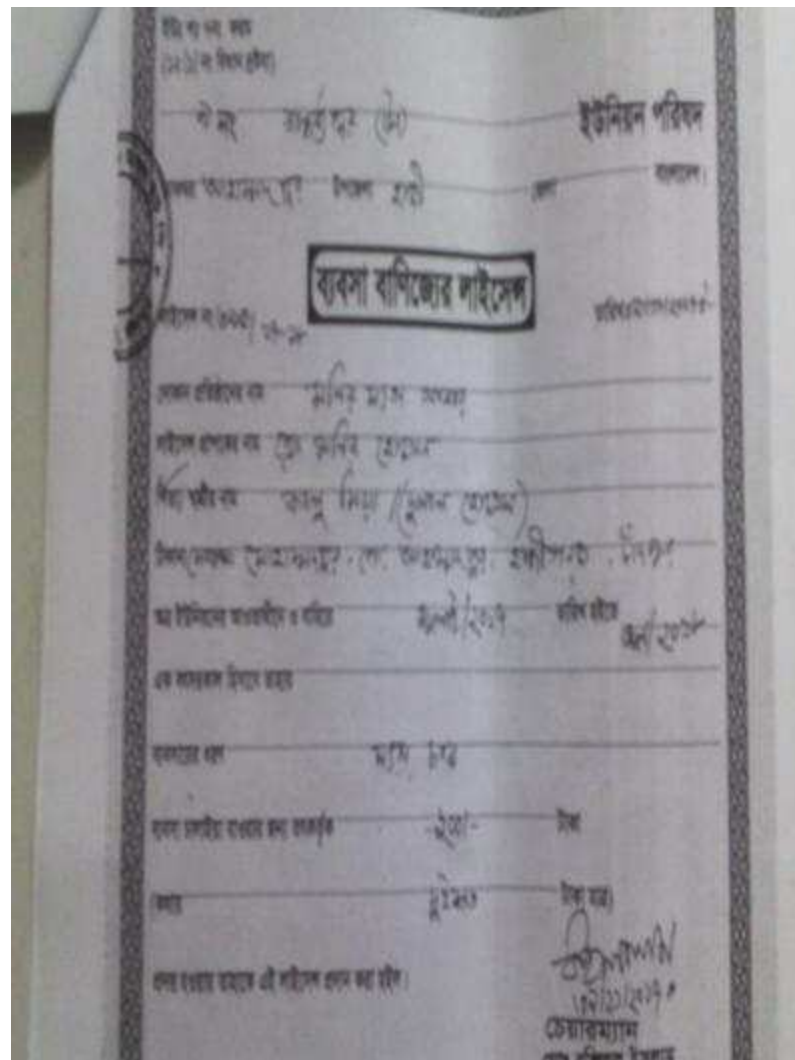
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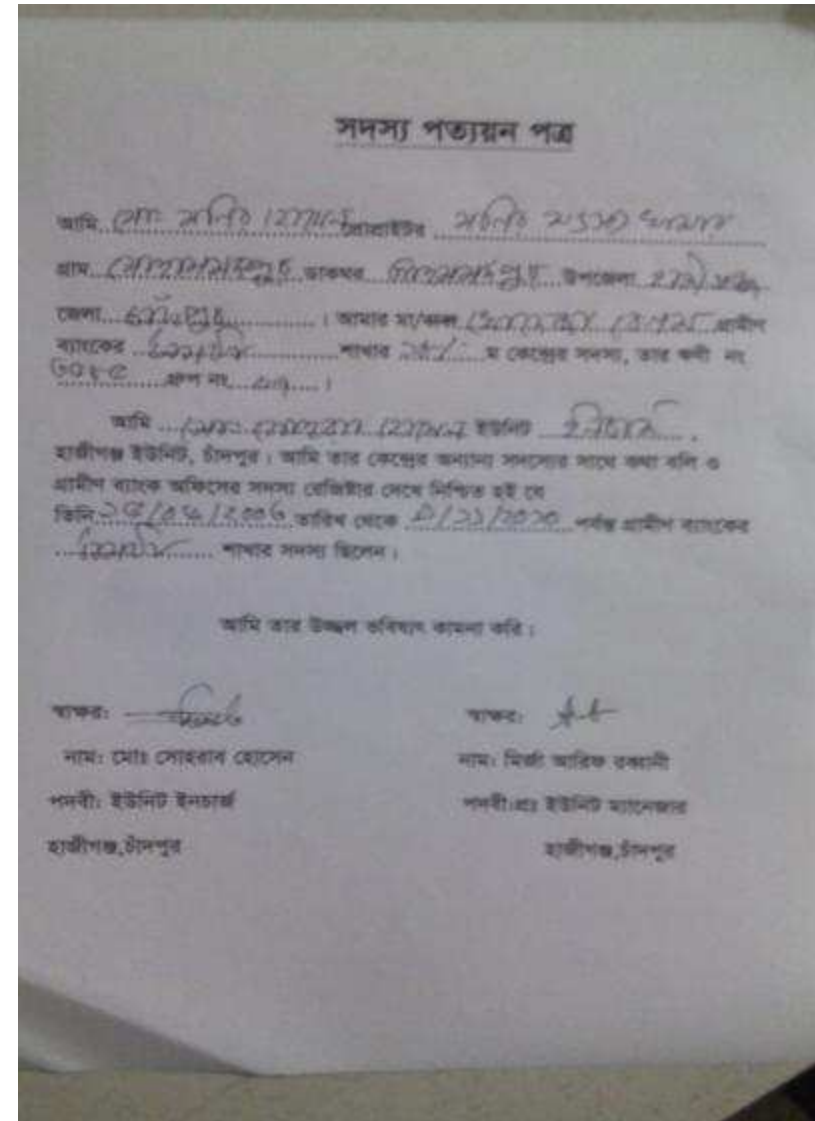
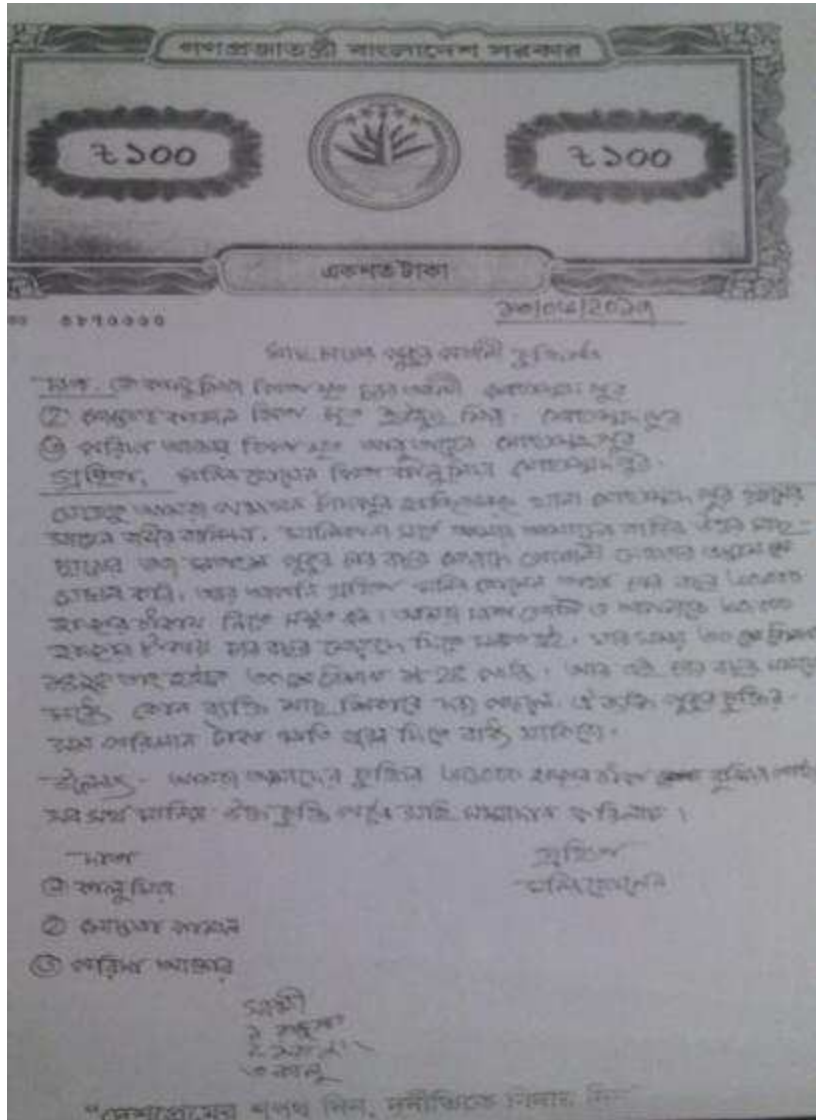
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