A Nobin Udyokta Project

Nisat Fisheries Firm



Project by: Nisat Howlader

Identified by: Tuhin Kumar Sarkar

Verified By: Md. Rashide Mahabub

Jhalokati Unit, Barisal Anchal-6

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Nisat Howlader				
Age	:	05/03/1998 (19 Years 08 Months)				
Marital status	:	Single				
Children	:	N/A				
No. of siblings:	:	Two brother and One Sister				
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 √ Father Josna Begum Md. Monir Hossain Member since: 24/10/2004 Branch: Kittipasha, Centre no.13/mo, Group: 04 Loanee No. 1947/1 First loan: Tk. 10000 Existing loan: Tk. 30000 Outstanding:Tk.22400				
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	:	N/A N/A N/A N/A N/A				
Education, till to date	:	S.S.C				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation		Fisheries Firm
Trade License Number	:	445/2017-2018
Business Experiences	••	5 years.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	••	N/A
NU Contact Info	:	01865-523726
NU Project Source/Reference	:	Jhalokati Unit, Jhalokati

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2004. At first his mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her husband's business. She gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nisat Fisheries Firm
Address/ Location	:	4 th No. Ward, Bishain khan, Jhalokati
Total Investment in BDT	:	2,65,000/=
Financing	:	Self BD: 1,95,000/= (from existing business) 74% Required Investment BDT : 70,000/= (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 6,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	40%
Agreed grace period	:	12 Installments

EXISTING BUSINESS OPERATIONS Info.



Dortiouloro	Exis	sting Business	(BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	900	27,000	3,24,000
Less: Cost of sale (B)	540	16,200	1,94,400
Gross Profit 40% (A-B)= [C]	360	10,800	1,29,600
Less: Operating Costs			
Electricity bill		0	0
Night Guard Bill		0	0
Rent		0	0
Mobile Bill		200	2,400
Salary from Business (Self)		5,000	60,000
Others (Entertainment)		1,500	18,000
Non Cash Item:			
Depreciation Expenses(15,000*15%)		0	0
Total Operating Cost (D)		6,700	80,400
Net Profit (C-D):	360	4,100	49,200

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Present Goods Items (*): Cash in Hand	1,75,000 20,000	70,000	1,95,000
Proposed Items (**) :		70,000	70,000
Total Capital	1,95,000	70,000	2,65,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product Name	Amount
Rui Fish	40,000
Katala Fish	30,000
Tilapia Fish	40,000
Chinese Puti	25000
Mrigel Fish	25000
Pangas Fish	15000
Cash In Hand	20,000
Total Present Stock	1,95,000

Proposed Item

Product Name	Amount
Renu Pona	20,000
Tilapia Fish	20,000
Pangas Fish	20,000
Fishes Food	10,000
Total:	70,000

Financial Projection of NU BUSINESS PLAN



Particulars		Year 1 (BDT)		Year 2 (BDT)				
	Daily	Monthly	Yearly	Daily	Monthly	Yearly		
Sales (A)	900	27,000	324,000	1,000	30,000	360,000		
Less: Cost of Sale (B)	540	16,200	1,94,400	600	18,000	2,16,000		
Profit 40% (A-B)=(C)	360	10,800	1,29,600	400	9,000	108,000		
Income from Boilar (D)	300	9,000	108,000	500	15,000	180,000		
Gross Profit (C+D)=E	660	19,800	2,37,600	900	27,000	3,24,000		
Less operating cost:								
Electricity bill		0	0		0	0		
Mobile Bill		200	2,400		250	3,000		
Salary- self		5,000	60,000		5,000	60,000		
Shop Rent		0	0		0	0		
Others		1,500	18,000		1,700	20,400		
Depreciation Expenses		0	0		0	0		
Total Operating Cost (F)		6,700	80,400		6,950	83,400		
Net Profit =(E-F)	660	13,100	1,57,200	900	20,050	2,40,600		
GT payback		42,000		42,000				
Retained Income:		1,15,200			1,98,600			

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



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	0	
1.2	Net Profit	1,57,200	2,40,600	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus	0	1,15,200	
	Total Cash Inflow	2,27,200	3,55,800	
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	
2.2	Investment Pay Back	42,000	42,000	
2.3	Payment of GB loan	0	0	
	Total Cash Outflow	1,12,000	42,000	
3	Net Cash Surplus	1,15,200	3,13,800	

SWOT Analysis



Strength

- Skill and 05 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly

WEAKNESS

Lack of investment

OPPORTUNITIES

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

${f T}_{ ext{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft

Photographs





Photograph











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ভোটার তালিকা সংক্রান্ত

নিবাচনী তথ্য

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ভোটার তালিকা যাচাই এর জন্য সাময়িকভাবে ব্যবহার করতে পুরেন





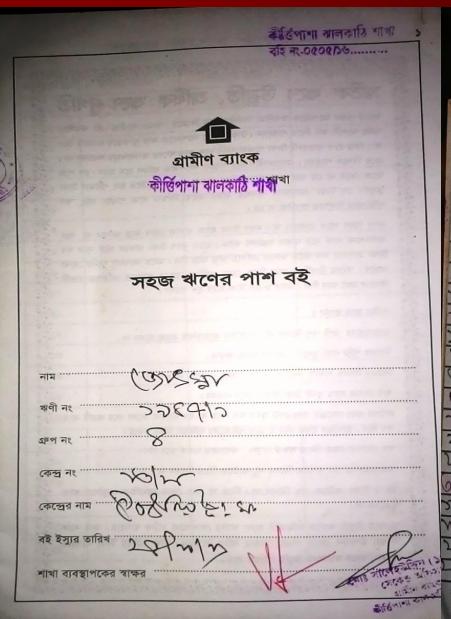
NID	19984214066000008
Name(bangla)	নিসাত হাওলাদার
Name(english)	NISAT HOWLADER
Birth	05-March-1998
Father Name	মোঃ মনির হোসেন
Mother Name	জোমা বেগম
Spouse Name	
Form No	32769679
Education	মাধ্যমিক
Voter Area (Area Co	ode)ছানসিংহপুর (0339)
Voter Serial No	96
Voter No	420339000047
Status	checked -

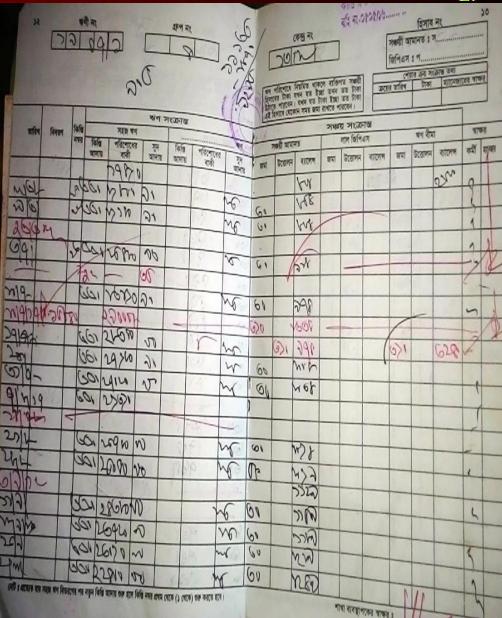
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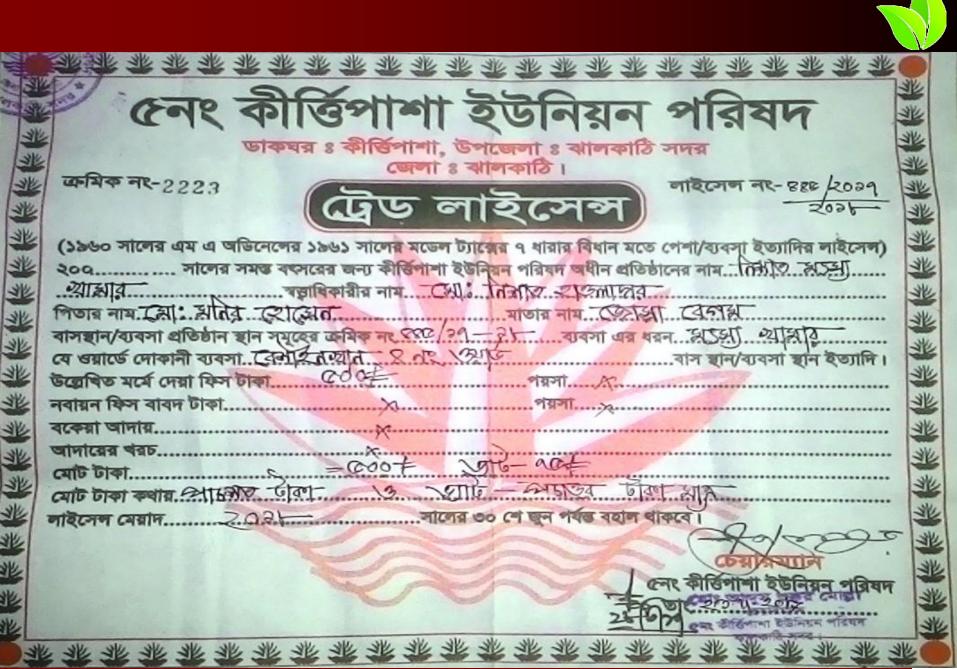
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Presented at
....th Internal Design Lab
on November 30, 2017 at GT

