

**Proposed NU Business Name : Josim Motsyo Khamar (Josim Fish Firm)**



**NU Identified and PP Prepared By-  
Abul Hasnat (Chandpur Sadar Unit)  
Verified by Md.Nazrul Islam**

***Presented by  
Md. Jasim Uddin Mridha***

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Jashim Uddin Mridha
Age	:	05/09/1982 (33 years)
Marital status	:	Married
Children	:	1 boy,2 daughters
No. of siblings:	:	2 brothers,3 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	:	Mrs Sufia Begum
(iii) Father's name	:	Mr.Md Monu Mia
(iv) GB member's info	:	Branch: Bagadi-Chandpur                      Centre # 15/M, Loanee no.5273, Member since 02-03-1997 to 21-10-2008, First loan: Tk. 5000 Existing loan: Nil,                      Outstanding: N/A
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	:	N/A
(ix) Others	:	N/A
Education	:	SSC

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

Present Occupation	:	Fish Farming
Trade License	:	148/15
Business Experiences and Training Info	:	6 years
Other Own/Family Sources of Income	:	Sometimes he works as part time electrician
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01861956648, 01912171572
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's mother took GB loan in 1997. NU's father used this loan .He bought van for rental purpose. NU's father also used this loan for agricultural works in locality till 2008. Now NU's mother does not have any loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Jashim Motsyo Khamar(Jashim Fish Firm)
Address/ Location	:	South Bagadi,post-Baghra Bazar,Chandpur Sadar,Chandpur
Total Investment in BDT	:	8,50,000
Financing	:	Self BDT 5,50,000 (from existing business) 65% Required Investment BDT 3,00,000(as equity) 35%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		<b>8000</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>10%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items			
Pond Lease (2) ----- 280000			
Child fish (Approx 84000)----- 100000	550000		
Fish feed and others- -- 20000			
Proposed pond lease (1) 150000 (Of total 300000)			
(ii) Proposed items			
Grower feed----- 100000			
Khoil----- 15000			
Vushi----- 15000			
Urea fertilizer ----- 10000		300000	
Vitamin----- 10000			
For pond lease (1)- 150000 (Rest of investment needed for pond lease)			
<b>Total Capital</b>	<b>550000</b>	<b>300000</b>	<b>850000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Half yearly	Yearly
Sales (A)(Rui,katla,mrigel,telapiya,sorputi)	620000	1300000
<b>Total sales(A)</b>	620000	1300000
<b>Less: Operating Costs</b>		
Electricity bill	1200	2400
Preparing pond(using area,phosphate,calcium etc)	10000	20000
Medicine	20000	40000
Child fish(84000pcs)	180000	360000
Labor Cost (Part time)	1200	2400
Fish feed(6x40000)	240000	480000
Mobile bill(500*6)	3000	6000
Present salary/Drawings- self(6*8000)	48000	96000
Present salary-Employee (2)(6*7000)	42000	84000
Others cost(fee)(6*300)	1800	3600
<b>Net and other security items for fish</b>	10000	20000
<b>Total Operating Cost (D)</b>	<b>557200</b>	<b>1114400</b>
<b>Net Profit (C-D):</b>	<b>62800</b>	<b>125600</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Half yearly	Yearly	Half yearly	Yearly	Half yearly	Yearly
Estimated Sales (A) : Sale various fish as, Ruhi, Carp, Karphu, Big head, Katla, Mrigal, Sorputi, Tellapia, kalibaush, etc.	800000	1600000	850000	1700000	900000	1800000
<b>Total Sales</b>	<b>800000</b>	<b>1600000</b>	<b>850000</b>	<b>1700000</b>	<b>900000</b>	<b>1800000</b>
<b>Less: Operating Costs</b>						
Electricity bill(6*200)	1200	<b>2400</b>	<b>1200</b>	<b>2400</b>	<b>1200</b>	<b>2400</b>
Preparing pond	10000	<b>20000</b>	<b>10000</b>	<b>20000</b>	<b>10000</b>	<b>20000</b>
Child fish(85000 pcs)	225000	<b>450000</b>	240000	<b>480000</b>	250000	<b>500000</b>
Fish feed(6*50000)	300000	600000	320000	640000	350000	700000
Medicine	25000	50000	25000	50000	25000	50000
Labor Cost (Part time)	1200	2400	1200	2400	1200	2400
Mobile Bill (SMS & Reporting inclusive)(6*500)	3000	6000	3000	6000	3000	6000
Proposed Salary- Self(6*8000)	48000	96000	48000	96000	48000	96000
Proposed Salary- Staff (2)(6*8000)	48000	96000	48000	96000	48000	96000
Others(6*500)	3000	6000	3000	6000	3000	6000
Net(5*2000)	10000	20000	12000	24000	12000	24000
<b>Total Operating Cost (D)</b>	<b>674400</b>	<b>1348800</b>	<b>711400</b>	<b>1422800</b>	<b>751400</b>	<b>1502800</b>
<b>(Net Profit C-D) :</b>	<b>125600</b>	<b>251200</b>	<b>138600</b>	<b>277200</b>	<b>148600</b>	<b>297200</b>
<b>Payback to GT</b>		<b>120000</b>		<b>120000</b>		<b>120000</b>
<b>Retained Income:</b>		<b>131200</b>		<b>157200</b>		<b>177200</b>



# **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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	251200	277200	297200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131200	288400
	<b>Total Cash Inflow</b>	<b>551200</b>	<b>408400</b>	<b>585600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>420000</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>131200</b>	<b>288400</b>	<b>465600</b>

# **SWOT ANALYSIS**

## **S**TRENGTH

Skilled and 6 years experienced.  
Well-known in local area.  
Position and size of pond very fine.

## **W**EAKNESS

No formal training  
Lack of fund

## **O**PPORTUNITIES

Would be a big entrepreneur.  
Employment opportunities

## **T**HREATS

Floods.  
Theft.  
Fish diseases.  
Operant in same area.

উপাধানে ফর্ম  
(১) নং বিধান দ্রষ্টব্য)

ক্রম নং ১৮৮২১৩  
স্বাক্ষর বামজা বন্দ্যোপাধ্যায়

বাসিন্দা চাঁদপুর সদর  
উপজেলা চাঁদপুর সদর

ইউনিয়ন পরিষদ  
জেলা চাঁদপুর বাংলাদেশ

**ব্যবসা বাণিজ্যের লাইসেন্স**

তারিখ ২২/৪/২০১৫

লাইসেন্স নং ১৪৮/১৫

দোকান প্রতিষ্ঠানের নাম রশিম স্টোর মামার

লাইসেন্স প্রাপকের নাম মোঃ রশিম উদ্দিন মুর্শিদ

পিতা/স্বামীর নাম মুঃ মিয়া মুর্শিদ

ঠিকানা মোঃ রশিম বাসিন্দা ডাক: বামজা বন্দ্যোপাধ্যায়, চাঁদপুর সদর, চাঁদপুর

অত্র ইউনিয়নের আওতাধীনে ও বাহিরে ০২/৭/২০১৪

তারিখ হইতে ৩০/৬/২০১৫

এক বৎসরকাল হিসাবে তাহার স্বয়ং মামার

ব্যবসায়ের ধরণ দ্রব্যাদি ৩-মুচরা

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক ৫০০/- টাকা

কথায় ১২৮৬ টাকা মাত্র)

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

২২/৪/১৫  
চেয়ারম্যান  
(মোহাম্মদ আলী পাঠান)  
চেয়ারম্যান  
চাঁদপুর সদর ইউনিয়ন পরিষদ  
চাঁদপুর সদর, চাঁদপুর।





















*Presented at*  
**11<sup>th</sup> Internal Design Lab**  
on June 17, 2015 at GT

*Further Information*  
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