

MASUD MOTHSHA KHAMAR



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

Presented by
Md. Masud

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Masud
Age	:	12/12/1982(33 years)
Marital status	:	Married
Children	:	04 Son
No. of siblings:	:	03 brothers & 02 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	:	Toyber Nesa
(iii) Father's name	:	Md. Nurul Islam
(iv) GB member's info	:	Branch: Tamta Sharasty.Group-05 Centre # 16/ M, Loanee no. 4962/1 Member since - 14/08/2000 First loan: Tk. 4000
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	:	Class Six

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

Present Occupation	:	Fish Farming
Trade License	:	25/15-16
Business Experiences and Training Info	: :	10 years
Other Own/Family Sources of Income	:	Two Brothers Agriculture work.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01840001206
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2000. At first she took a loan amount of 4000 Taka from Grameen Bank. NU used this loan for his business inception and business development .He also increased his asset from the business income. NuU's Mother Gradually increase her economic condition from use GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Masud Mothsha Khamar
Address/ Location	:	Vill- Horipur, PO- Gonduvvapur, Hajigonj, Chandpur.
Total Investment in BDT	:	320000
Financing	:	Self BDT 220000 (from existing business) 63% Required Investment BDT 100000(as equity) 37%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items Pond Lease (2) ----- 120000 Child fish (Approx 02mon)----- 12000 <u>Total Big Fish</u> 88000 Total 220000	220000		220000
(ii) Proposed items (Details Include in Next Side)		100000	100000
Total Capital	220000	100000	320000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items

Product name with quantity

• KvZj (150 wcP*100)	15000
• iæB (400wcP* 50)	20000
• e,,†MU (150 wcP*100)	15000
• †Zjvwqyv (500 wcP*30)	15000
• g,,Mv (500 wcP*40)	20000
• iæB, g,,Mv, evWv, †Zjvwqyv †cvbv gvQ (2gY)	15000
†gvU gvQ (UvKv) :	100000
c,,Kzi wjR eve` AwMÖg cÖ`vb (2) —	120000
me©†gvU :	220000

Proposed items

Product name with quantity

fzwl (10 e-Ív*1500)	15000
%oLj (15 e-Ív*1000)	15000
BDwiqv mvvi	6000
Jlya	5000
iæB, g,,Mv, evWv, gvQ (4gY)	24000
, †Zjvwqyv †cvbv 50 nvRvi	35000
†gvU :	100000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Half yearly	Yearly
Estimated Sales (A) : Sale various fish as, Ruhi,Carp, Karpnu, Big head, Katla,Mrigal,Sorputi, Tellapia, kalibaush, etc.	160000	320000
Less: Operating Costs		
Preparing pond(using area,phosphate,calcium etc)	5000	10000
Medicine	5000	20000
Labor Cost (Part time)	5000	20000
Fish pona (Katla,Mrigal,Sorputi, Tellapia, kalibaush, etc)	20000	40000
Fish feed(6x15000)	40000	80000
Mobile bill(300*6)	1800	3600
Present salary/Drawings- self(6*6000)	36000	72000
Others cost(fee)(6*300)	1800	3600
Net and other security items for fish	3000	6000
Total Operating Cost (D)	117600	235200
Net Profit (C-D):	42400	84800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)
	Half yearly	Yearly	Half yearly
Estimated Sales (A) : Sale various fish as, Ruhi, Carp, Karphu, Big head, Katla, Mrigal, Sorputi, Tellapia, kalibaush, etc.	240000	480000	300000
<i>Total Sales</i>	240000	480000	300000
Less: Operating Costs			
Preparing pond	5000	10000	7000
Child fish	40000	80000	60000
Fish feed(6*33300)	60000	120000	80000
Medicine	8000	16000	10000
Labor Cost (Part time)	8000	16000	10000
Mobile Bill (SMS & Reporting inclusive)(6*500)	2000	4000	2500
Proposed Salary- Self(6*6000)	36000	72000	36000
Others(6*500)	2500	5000	3000
Net(5*2000)	3000	6000	3500
Total Operating Cost (D)	164500	329000	213000
(Net Profit C-D) :	75500	151000	87000
Payback to GT	80000		40000
Retained Income:	71000		47000

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Half yearly (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	151000	87000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	71000
	Total Cash Inflow	251000	158000
2.0	Cash Outflow		
2.1	Purchase of Product	100000	
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000
	Total Cash Outflow	180000	80000
3.0	Net Cash Surplus	71000	78000

SWOT ANALYSIS

STRENGTH

Skilled and 10 years experienced.
Well-known in local area.
Position and size of pond very fine.

WEAKNESS

No formal training
Lack of fund

OPPORTUNITIES

Would be a big entrepreneur.
Employment opportunities
Expansion his business

THREATS

Floods.
Theft.
Fish diseases













১) নং ১৯৮/১৫-২৩

১) নং বিধান প্রদেয়।

১) নং গফরপুর (১)

ইউনিয়ন পরিষদ

জেলা গফরপুর

আম্মদুল হক উপজেলা হাজীগঞ্জ

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং ২৫/১৫-২৩

স্বাক্ষর - মাসুদ আমান

স্বাক্ষর - মাসুদ

পিতা/স্বামীর নাম মোঃ মুন্সুর ইমরান

ঠিকানা মোঃ হবিবুল্লাহ, মোঃ গফরপুর, উপজেলা হাজীগঞ্জ, গফরপুর

এই লাইসেন্সের কার্যকরীতা ৩ বছরে

তারিখ ৩১/১২/১৫

এক বছরে মূল্য হিসাবে

মাসুদ আমান

বাকসময়ের মূল্য

মাসুদ আমান

বাকসময় চলেইয়া যাওয়ার জন্য তথ্যকর্তৃক

২০০/- টাকা

(কমবে)

২০০/- টাকা মাত্র

এই লাইসেন্সের সহিত এই লাইসেন্স প্রদান করা হইল।

স্বাক্ষর - চেয়ারম্যান

মোঃ আলী আকবর শেখ

চেয়ারম্যান

গফরপুর উপজেলা পরিষদ

গফরপুর, হাজীগঞ্জ।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মাসুদ আলম

Name: Md Masud Alam

পিতা: মোঃ মুন্সুর ইমরান

Father: Md Munir Imran

তারিখ: ১২ ডিসেম্বর ১৯৬২

Date of Birth: 12 Dec 1962

ID NO: 1314925575144

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের পৌরসভা বা

জেলা পরিষদ থেকে নির্ধারিত শর্তে পরিচয় পত্র প্রদান করা হয়েছে।

স্বাক্ষর: চেয়ারম্যান, উপজেলা পরিষদ, গফরপুর, হাজীগঞ্জ, ময়মনসিংহ।

১২/১২/১৫

চেয়ারম্যান, গফরপুর উপজেলা পরিষদ, হাজীগঞ্জ, ময়মনসিংহ।

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Presented at
GT's 20th Internal Design Lab
on 03 November, 2015



Further Information
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