

Proposed NU Business Name: **M/S MORJINA MOTSO KHAMAR**



Project identification and prepared by: Md. Abdul Mannan
Talukdar,
Rajshahi Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSDUL KAZY
Age	:	07-05-1991 (25 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Balanagor, P.O: khorkhoria, P.S: Poba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MORJINA BEGUM
(iii) Father's name	:	MD. ABDUL MANNAN KAZY
(iv) GB member's info	:	Branch: Parila, Poba, Centre # 68(Female), Member ID: 3463 Group No: 05 Member since: 12/07/2006 (10Years) First loan: BDT 5000/-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 1093
(v) Who pays GB loan installment	:	N/A
(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.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01853773366
Mother's Contact No.	:	01747561119
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORJINA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: M/S MORJINA MOTSO KHAMAR
Location	:	Bala Nogor, Khorkhoriya, Poba, Rajshahi
Total Investment in BDT	:	BDT 244000/-
Financing	:	Self BDT 144000/- (from existing business) 59% Required Investment BDT 1,00,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	-
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ Currently run a fish farm.▪ Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪ The business is operating by entrepreneur. Existing no employee.▪ The pond is under lease.▪ Collects fish from Local area.▪ Agreed grace period is 3 months.

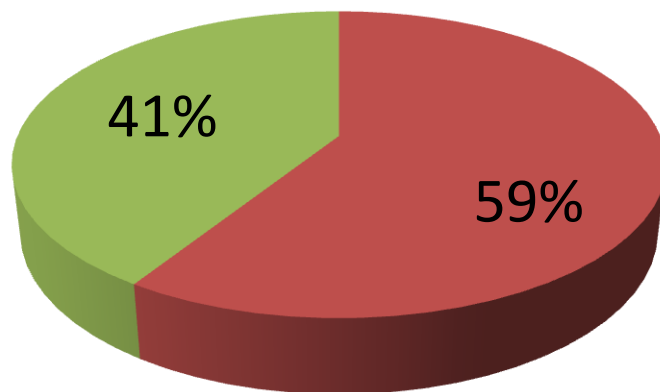
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	240,000	480,000
Total Sales (A)	240,000	480,000
Less. Variable Expense		
Feed & Medicine, Young Fish	86,000	172,000
Lease Payment	50,000	100,000
Total variable Expense (B)	136,000	272,000
Contribution Margin (CM) [C=(A-B)]	104,000	208,000
Less. Fixed Expense		
Irrigation	6,000	12,000
Electricity Bill	1,200	2,400
Mobile Bill	3,000	6,000
Salary (self)	30,000	60,000
Transportation	6,000	12,000
Labor	3,000	6,000
Total fixed Cost (D)	49,200	98,400
Net Profit (E) [C-D]	54,800	109,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ruhi Fish (450 x 100)	45,000	0	45,000
Carp Fish (150 x 250)	37,500	0	37,500
Mrigel Fish (600 x 80)	48,000	0	48,000
Japani Ruhi Fish (150 x 20)	3,000	0	3,000
Silver Carp (120 x 50)	6,000	0	6,000
Grass Carp	4,500	0	4,500
Lease Payment	0	50,000	50,000
Fish Feed	0	50,000	50,000
Total	144,000	100,000	244,000

Source of Finance



- Entrepreneur's Contribution 144,000
- Investor's Investment 100,000
- Total 244,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	350,000	700,000	735,000
Total Sales (A)	350,000	700,000	735,000
Less. Variable Expense			
Fish feed & Medicine	136,000	272,000	285,600
Lease Payment	50,000	100,000	100,000
Total variable Expense (B)	186,000	372,000	385,600
Contribution Margin (CM) [C=(A-B)]	164,000	328,000	349,400
Less. Fixed Expense			
Irrigation	6,000	20,000	20,000
Electricity Bill	1,200	2,400	3,000
Mobile Bill	3,600	7,200	8,000
Salary (self)	30,000	60,000	60,000
Transportation	9,000	18,000	20,000
Labor	6,000	12,000	12,000
Total Fixed Cost	55,800	119,600	123,000
Net Profit (E) [C-D]	108,200	208,400	226,400
Investment Payback		60,000	60,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	208,400	226,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		148,400
	Total Cash Inflow	308,400	374,800
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	148,400	314,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of pond;
Regular customers;

THREATS

Theft
Political unrest

Pictures

















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স্বাক্ষর
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পুকুর লীজ চুক্তি পত্র :

ব্যবসায়িক প্রতিষ্ঠানের নামঃ মেসার্স মর্জিনা মৎস খামার।

বরাবর (লীজ গ্রহিতা) : মোঃ মসদুল কাজী, পিতা- মোঃ মান্নান আলী, সাং- বালানগর, ডাকঘরঃ খড়খড়ী, থানা-বোয়ালিয়া, জেলা-রাজশাহী, পেশা-ব্যবসা, ধর্ম-ইসলাম, জাতীয়তা- বাংলাদেশী

ক্রম নং-১৩

জনঃ পারিলা

ডাকঘর- হাটগোদাগাড়ী

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অর্থ বৎসর

নামঃ মেসার্স মর্জিনা মৎস খামার

মেসার্স মর্জিনা মৎস খামার

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স্বাক্ষরঃ মোঃ মসদুল কাসেমী

স্বাক্ষরঃ মেসার্স মর্জিনা মৎস খামার



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নামঃ মোঃ মাসদুল কাজী
Name: Md. Mosdul Kazy
পিতাঃ মোঃ আঃ মান্নান কাজী
মাতাঃ মোসাঃ মর্জিনা বেগম
Date of Birth: 07 May 1991
ID NO: 19918117287000110



গ্রামীণ ব্যাংক

শাখা

হাটগোদাগাড়ী

সহজ ঋণের পাশ বই

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কেথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

FAMILY PICTURE

