



**Grameen Kalyan**

**Proposed NU Business Name : Sohel Fisheries.**



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

|   |  |
|---|--|
| Name and address                          | : Md. Sohel Rana. Vill: Dulal Bari, Post: Kazi Shimla.<br>Upazilla : Trisal, District: Mymensingh  |
| Age                                       | : 29 Years   |
| Marital status                            | : Married.   |
| No. of siblings:                          | : 5 (Five) Brothers & 1 (One) Sister.  |
| Parent's and GB related Info              |  |
| (i) Who is GB member                      | : Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/>  |
| (ii) Mother's name                        | : Most. Jahanara Khatun.   |
| (iii) Father's name                       | : Late. Osman Ali.   |
| (iv) GB member's info                     | : Branch: Bhabkhali Group # 02 , Centre # 39/M, Loan no. 3114,<br>Member since: 1994, First loan: Tk. 3000,<br>Existing loan: 60,000, Outstanding: 25,000. |
| Further Information:                      |  |
| (v) Who pays GB loan installment          | : I am paying GB loan installment.   |
| (vi) Mobile lady                          | : No   |
| (vii) Grameen Education Loan              | : Yes. Tk.33,400. Outstanding Tk. 30,400.  |
| (viii) Any other loan like GCCN, GKF etc. | : Nil  |
| (ix) Others                               | : Nil  |
| Education, till to date                   | : MBS (Accounting)   |

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

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)   | : | Studding Masters in Accounting.  |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | He has no formal training but 3 years experience in running business and he will get support from his brother. |
| Other Own/Family Sources of Income  | : | My Fisheries and Agriculture.  |
| Other Own/Family Sources of Liabilities   | : | Own.   |
| Contact number  | : | 01712483236  |
| National ID number  | : | 6119415757274  |
| NU Project Source/Reference   | : | GK   |

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

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in household development. Gradually several times she took GB loan and utilized the money in different purposes.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Project's Name                                    | : | Sohel Fisheries.   |
| Address/ Location                                 | : | Trisal. Mymensingh   |
| Total Investment                                  | : | <b>BDT = 8,42,300</b>  |
| Financing   | : | Self financing: BDT= 4,42,300 ( existing business & cash)<br>Required Investment: BDT= 4,00,000 (as equity)  |
| Present salary/drawings from business (estimates) | : | <b>Nil.</b>  |
| Proposed Salary                                   | : | <b>BDT = 5,000</b> ( Five thousand)  |
| Proposed Business Implementation Plan             | : | <ul style="list-style-type: none"> <li>➤ The project will start with 3 ponds ( 0.90 acre land)</li> <li>➤ All the ponds are my own.</li> <li>➤ Planning to cultivate 2 different types of fish in each pond in two layer (Pangas &amp; White Fish) in each year.</li> <li>➤ The estimated pay back period is 4 years.</li> <li>➤ The expected date to start the project is early March, 2015.</li> </ul> |

# EXISTING BUSINESS OF NOBIN UDYOKTTA

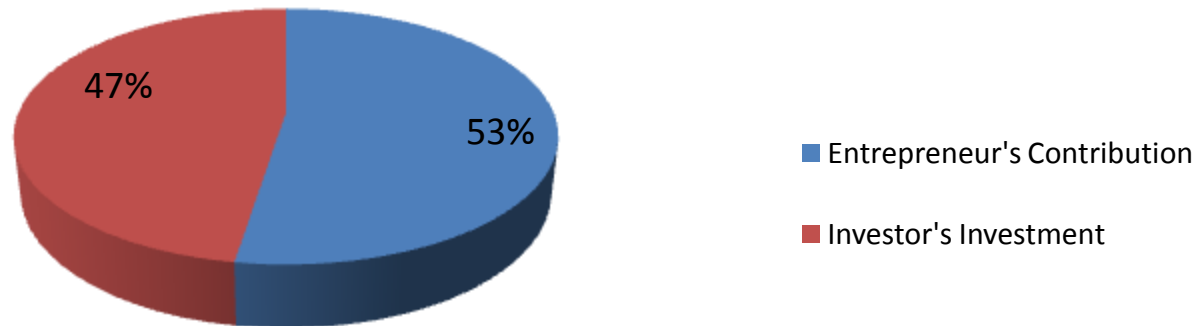
| Particulars                           | Existing Business |               |
|---------------------------------------|-------------------|---------------|
|                                       | Monthly           | Yearly        |
| Sales (A)                             |                   | 450,000       |
| Cost of Sales (B)                     |                   | 292,500       |
| <b>Gross profit (GP) [C=(A-B)]</b>    |                   | 157,500       |
| <b>Less: Operating Costs:</b>         |                   |               |
| Electricity bill (600*9)              |                   | 5,400         |
| Entertainment (500*9)                 |                   | 4,500         |
| Transport                             |                   | 3,000         |
| Present salary/Drawing self (3000*12) |                   | 36,000        |
| Mobile bill (600*9)                   |                   | 5,400         |
| Other Expenses (1000*9)               |                   | 9,000         |
| <b>Non Cash Item:</b>                 |                   |               |
| Depreciation Expenses                 |                   | 6,000         |
| <b>Total Operating Cost (D)</b>       |                   | 69,300        |
| <b>(C-D) Net Profit:</b>              |                   | <b>88,200</b> |

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

| <b>Particulars</b>                         | <b>Existing Business (BDT) (1)</b> | <b>Proposed (BDT) (2)</b> | <b>Total (BDT) (1+2)</b> |
|--|------------------------------------|---------------------------|--------------------------|
| <b>Investment in different categories:</b> |                                    |                           |                          |
| Pond Repair                                | -                                  | 40,000                    | 40,000                   |
| Water Motor                                | 35,000                             | -                         | 35,000                   |
| Furniture                                  | 10,000                             | -                         | 10,000                   |
| Baby Fish                                  | -                                  | 55,500                    | 55,500                   |
| Fish Feed                                  | -                                  | 626,800                   | 626,800                  |
| Equipements                                | 15,000                             | -                         | 15,000                   |
| Working Capital                            | 50,000                             | 10,000                    | 60,000                   |
| <b>Total Capital</b>                       | <b>110,000</b>                     | <b>732,300</b>            | <b>842,300</b>           |

# Source of Finance

| Source                      | Amount in BDT | In % |
|-----------------------------|---------------|------|
| Particulars                 |               |      |
| Entrepreneur's Contribution | 442,300       | 53   |
| Investor's Investment       | 400,000       | 47   |
| Total Investment            | 842,300       | 100  |





## FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars                              | Year 1 (BDT)   | Year 2 (BDT)     | Year 3 (BDT)     | Year 4 (BDT)     |
|--|----------------|------------------|------------------|------------------|
| <b>Revenue:</b>                          |                |                  |                  |                  |
| Estimated Sales Pangas                   | 850,500        | 935,550          | 1,029,105        | 1,132,016        |
| Sales of White Fish                      | 123,500        | 135,850          | 149,435          | 164,379          |
| <b>(A) Total Revenue</b>                 | <b>974,000</b> | <b>1,071,400</b> | <b>1,178,540</b> | <b>1,296,394</b> |
| <b>Less: Cost of sales</b>               |                |                  |                  |                  |
| Baby fish (Pangas)                       | 42,000         | 46,200           | 50,820           | 55,902           |
| Baby fish (white)                        | 13,500         | 14,850           | 16,335           | 17,969           |
| Food & medicine for Pangas & white fish  | 626,800        | 689,480          | 758,428          | 834,271          |
| <b>(B) Total Cost of Sales</b>           | <b>682,300</b> | <b>750,530</b>   | <b>825,583</b>   | <b>908,141</b>   |
| <b>Gross profit (GP) [C=(A-B)]</b>       | <b>291,700</b> | <b>320,870</b>   | <b>352,957</b>   | <b>388,253</b>   |
| <b>Less: Operating Costs:</b>            |                |                  |                  |                  |
| Electricity bill (600*9 Month)           | 5,400          | 5,940            | 6,534            | 7,187            |
| Transportation (500*9 Month)             | 4,500          | 4,950            | 5,445            | 5,990            |
| Doctors (500* 9 Month)                   | 4,500          | 4,950            | 5,445            | 5,990            |
| Mobile bill (SMS inclusive) (600* Month) | 5,400          | 5,940            | 6,534            | 7,187            |
| Wages 1 (5000* 9 Month)                  | 45,000         | 49,500           | 54,450           | 59,895           |
| Proposed salary-self (5000* 9 Month)     | 45,000         | 49,500           | 54,450           | 59,895           |
| Other Expenses                           | 5,000          | 5,500            | 6,050            | 6,655            |
| <b>Non Cash Item:</b>                    |                |                  |                  |                  |
| Depreciation Expenses                    | 6,000          | 6,000            | 6,000            | 6,000            |
| <b>Total Operating Cost (D)</b>          | <b>120,800</b> | <b>132,280</b>   | <b>144,908</b>   | <b>158,799</b>   |
| <b>(C-D)Net Profit:</b>                  | <b>170,900</b> | <b>188,590</b>   | <b>208,049</b>   | <b>229,454</b>   |
| <b>Retained Income:</b>                  | <b>170,900</b> | <b>188,590</b>   | <b>208,049</b>   | <b>229,454</b>   |

**Notes:** 1. Agreed Grace period: 9 Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 9 month grace period.

# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

|  | <b>0</b>       | <b>Year 1</b>  | <b>Year 2</b>  | <b>Year 3</b>  | <b>Year 4</b>  |
|--|----------------|----------------|----------------|----------------|----------------|
| Cash inflow                                    |                |                |                |                |                |
| Opening Balance                                |                | 681,800        | 817,700        | 861,290        | 914,339        |
| Capital Infusion by UDYOKTA                    | 442,300        |                |                |                |                |
| Capital Infusion by Investor                   | 400,000        |                |                |                |                |
| Sales  |                | 974,000        | 1,071,400      | 1,178,540      | 1,296,394      |
| Total Receipts                                 | 842,300        | 1,655,800      | 1,889,100      | 2,039,830      | 2,210,733      |
| <u>Cash Outflow:</u>                           |                |                |                |                |                |
| Cost of goods sold                             | 55,500         | 682,300        | 750,530        | 825,583        | 908,141        |
| Operating expenses                             | 5,000          | 145,800        | 157,280        | 169,908        | 183,799        |
| Fixed Asset                                    | 100,000        |                |                |                |                |
| Return to investor<br>( including Transfer fee | -              | 10,000         | 120,000        | 130,000        | 130,000        |
| Total payment                                  | 160,500        | 838,100        | 1,027,810      | 1,125,491      | 1,221,940      |
| <b>Closing Balances</b>                        | <b>681,800</b> | <b>817,700</b> | <b>861,290</b> | <b>914,339</b> | <b>988,793</b> |

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Others (beyond family): 1
- Own Land.
- Ownership in his own name.

## **W**EAKNESS

- Flood in rainy season.
- Unavailability of quality food;

## **O**PPORTUNITIES

- This area is famous for Fish Farming;
- Skill and experience;
- Investor's money will be payback in four years.
- Local Veterinary Doctors.

## **T**HREATS

- Theft;
- Water pollution.
- Water temperature;
- Virus, bacterial, fungal

Presented at 2<sup>nd</sup> Ext. SB Design Lab on 21<sup>st</sup> March,  
2015 at Grameen Kalyan.

Thank you

# Pictures

# My pond with fish and me





# Trade License

U. P. FORM 7 RULE 12 (1)

**লাইসেন্স**  
**২নং বৈলার ইউনিয়ন পরিষদ**  
উপজেলা-ত্রিশাল, জেলা-ময়মনসিংহ।

বুক নং- ০৯ তারিখ- ০৫/১১/১৪  
লাইসেন্স নং- ৬২/১০১৪  
লাইসেন্স গ্রহীতা/অধিষ্ঠানের নাম ডাঃ জে. আব্দুল হক জার  
পিতার নাম/পেয়া ডাঃ জে. রানা  
ঠিকানা দুলাহাট, পুর, ত্রিশাল, ময়মনসিংহ  
বিস্তার পরিমাপ (হাজা) ১০০ ১০০ ১০০ ১০০  
প্রদান করায় ইউনিয়ন পরিষদ এলাকায় জার ডাঃ জে. রানা  
সংস্থ  
অর্থ/পূর্ণ বৎসরের জন্য ৩০/০৫/২০১৪ তারিখ পর্যন্ত ত্রিশাল  
জানিত ১০০ হিসাবে তাহার কাপসা বা বৃষ্টি চালানোর অনুমতি দেওয়া গেল।  
তারিখ ০৫/১১/১৪

ফেয়ারম্যান  
২নং বৈলার ইউনিয়ন পরিষদ  
ত্রিশাল, ময়মনসিংহ



**Thank You**