



Grameen Kalyan

Proposed NU Business Name : Aslam Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name and address | : | Md. Aslam Hossain,Vill: Iangol Shimul, Post: Fulbaria, Upazilla: Fulbaria, District: Mymensingh. |
| Age | : | 29 Years |
| Marital status | : | Married. |
| No. of siblings: | : | 6 (Six) brothers and 1 (One) sister. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most: Murshida Begum. |
| (iii) Father's name | : | Late. Abdul Malek. |
| (iv) GB member's info | : | Branch: Mathbari, Group # 05, Centre # 26/M, Loan no # 1960,Member since: 2006, First loan: Tk. 5,000, Existing loan: 20,000, Outstanding: 19,000 |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | NU. |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil |
| (ix) Others | : | Nil |
| Education, till to date | : | H S C. |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Business. |
| 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 he has 10 years experience in his running business. |
| Other Own/Family Sources of Income | : | My income from Business. . |
| Other Own/Family Sources of Liabilities | : | Own. |
| Contact number | : | 01732585575. |
| National ID number | : | 6112011485057. |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Project's Name | : | Aslam Fisheries. |
| Address/ Location | : | Langol Shimul. Kandanea, Fulbariea, Mymensingh. |
| Total Investment | : | BDT = 8,99,400/- |
| Financing | : | Self financing: BDT= 5,49,400 (Existing Business & Cash) Required Investment: BDT= 3,50,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Nil |
| Proposed Salary | : | BDT= 7000 (Seven thousand) |
| Proposed Business Implementation Plan | : | <ul style="list-style-type: none"> ➤ The projects will Start with having 2 ponds (1 acre) with Pangas, Singh and White Fish. ➤ 10,000 Pangas, 5,000 White Fish & 10,000 Singh will rear per cycle. ➤ In every nine moths all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 7,19,400/-. ➤ Selling price of fishes after every cycle BDT= 11,51,000/- ➤ Payback period is estimated 4 years; ➤ Expected date to start the project is Early June, 2015. |

EXISTING BUSINESS OF NOBIN UDYOKTTA

| Particulars | Existing Business | |
|-------------------------------------|-------------------|----------------|
| | Monthly | Yearly |
| Sales (A) | | 500,000 |
| Less: Cost of Sales (B) | | 350,000 |
| Gross profit (GP)= [C (A-B)] | | 150,000 |
| <u>Less:Operating Costs:</u> | | |
| Electricity bill | 1,000 | 9,000 |
| Labour 1 | 5,000 | 45,000 |
| Transportatoin | 500 | 4,500 |
| Mobile bill | 300 | 2,700 |
| Other Expenses | 700 | 6,300 |
| Non Cash Item: | | - |
| Depreciation Expenses | | 3,000 |
| Total Operating Cost (D) | 7,500 | 70,500 |
| (C-D)Net Profit | | 79,500 |
| Retained Income: | | 79,500 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|---|------------------------------------|---------------------------|--------------------------|
| Investments in different categories: | | | |
| Land (Own Pond 2) | - | - | - |
| Water motor | 10,000 | - | 10,000 |
| Furniture | 2,000 | | |
| Baby Fish (Pangas+Singh) | 100,000 | - | 100,000 |
| White fish | 25,000 | | 25,000 |
| Fish Food | 50,000 | 669,400 | 719,400 |
| Medicine | 5,000 | 5,000 | 10,000 |
| Transport | 8,000 | - | 8,000 |
| Others | 5,000 | | |
| Cash in hand | 20,000 | - | 20,000 |
| Total Capital | 225,000 | 674,400 | 899,400 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

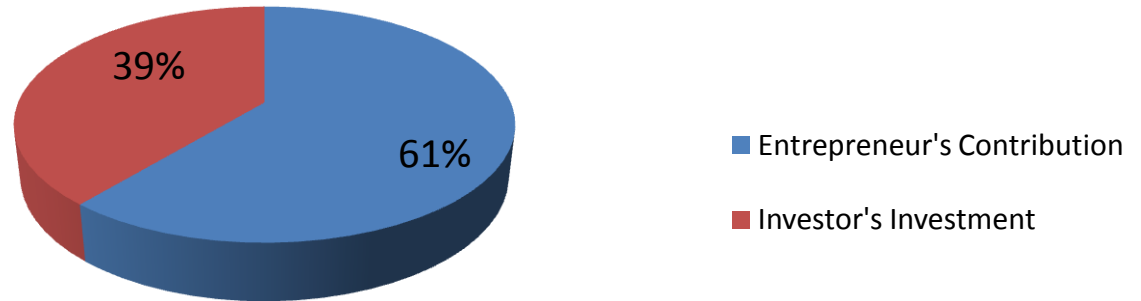
| Particulars | Year 1 (BDT) | | Year 2 (BDT) | | Year 3 (BDT) | | Year 4 (BDT) | |
|---|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|
| | Monthly | Yearly | Monthly | Yearly | Monthly | Yearly | Monthly | Yearly |
| Revenue: | | | | | | | | |
| Estimated Sales (Pangas) | | 807500 | | 888,250 | - | 977,075 | - | 1,074,783 |
| Singh | | 106000 | | 116,600 | | 128,260 | | 141,086 |
| White Fish | | 237500 | | 261,250 | | 287,375 | | 316,113 |
| (A) Total Revenue | | 1,151,000 | | 1,266,100 | | 1,392,710 | | 1,531,981 |
| Less: Cost of sales: | | | | | | | | |
| Fish Cost | | 125000 | | 137,500 | - | 151,250 | - | 166,375 |
| Fish Feed | | 719400 | | 791,340 | | 870,474 | | 957,521 |
| (B) Total Cost of Sales | | 844,400 | | 928,840 | - | 1,021,724 | - | 1,123,896 |
| Gross profit (GP) [C=(A-B)] | | 306,600 | | 337,260 | | 370,986 | | 408,085 |
| Less: Operatin Costs: | | | | | | | | |
| Electricity bill (9 Month) | 1,000 | 9,000 | 1,100 | 9,900 | 1,210 | 10,890 | 1,331 | 11,979 |
| Transportation | 500 | 4,500 | 550 | 4,950 | 605 | 5,445 | 666 | 5,990 |
| Stationary | 50 | 450 | 55 | 495 | 61 | 545 | 67 | 599 |
| Mobile bill (SMS & Reporting inclusive) | 500 | 4,500 | 550 | 4,950 | 605 | 5,445 | 666 | 5,990 |
| Part time Labour | 5,000 | 45,000 | 5,500 | 49,500 | 6,050 | 54,450 | 6,655 | 59,895 |
| Proposed salary-self | 7,000 | 84,000 | 7,700 | 92,400 | 8,470 | 101,640 | 9,317 | 111,804 |
| Other Expenses | 600 | 5,400 | 660 | 5,940 | 726 | 6,534 | 799 | 7,187 |
| Depreciation Expenses | | 3,000 | | 2,500 | | 2,500 | | 2,500 |
| Total Operating Cost (D) | 14,650 | 155,850 | 16,115 | 170,635 | 17,727 | 187,449 | 19,499 | 205,943 |
| (C-D)Net Profit: | | 150,750 | | 166,625 | | 183,538 | | 202,141 |
| Retained Income: | | 150,750 | | 166,625 | | 183,538 | | 202,141 |

Notes: 1. Agreed Grace period: 9 Months.

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

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 549,400 | 61 |
| Investor's Investment | 350,000 | 39 |
| Total Investment | 899,400 | 100 |



CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| | Year 1 | Year 2 | Year 3 | Year 4 |
|--|-----------|-----------|-----------|-----------|
| <u>Cash inflow:</u> | | | | |
| Opening Balance | 20,000 | 421,520 | 488,442 | 572,306 |
| Capital Infusion by Investor | 350,000 | - | - | - |
| Sales | 1,151,000 | 1,266,100 | 1,392,710 | 1,531,981 |
| Total Receipts | 1,521,000 | 1,687,620 | 1,881,152 | 2,104,287 |
| <u>Cash Outflow:</u> | | | | |
| Cost of goods sold | 844,400 | 928,840 | 1,021,724 | 1,123,896 |
| Operating expenses | 155,080 | 170,338 | 187,122 | 205,584 |
| Return to investor (including Transfer fee | 100,000 | 100,000 | 100,000 | 120,000 |
| Total payment | 1,099,480 | 1,199,178 | 1,308,846 | 1,449,480 |
| Closing Balances | 421,520 | 488,442 | 572,306 | 654,807 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Flood in rainy season.
- Shortage of quality food.

OPPORTUNITIES

- This area is famous for Fish Farming;
- Experience & Skill.
- Local Veterinary Doctors.
- Investor's money will be payback in 4 years.

THREATS

- Theft;
- Epidemic Disease.
- Water Pollution.

Presented at 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My ponds & me.









Thank You