



Grameen Kalyan

Proposed NU Business Name : Pipon Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Pipon Chandra Bishas; Vill: Vaidgow, Post: Ishwargonj, District: Mymensingh.
Age	:	30 Years.
Marital status	:	Single.
No. of siblings:	:	2 (Two) Brothers & 1 (One) Sister.
Parent's and GB related Info		<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px 10px;">Yes</div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> </div>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Sree Roti Rani bishas.
(iii) Father's name	:	Sree Norandra Chandra Bishas.
(iv) GB member's info	:	Branch: Ishwargonj, Group # 06 , Centre # 70/M , Loan no.7279, Member since: 2005, First loan: Tk.5000, Existing loan: 6,000, Outstanding: 3,616.
Further Information:		
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN,GKFetc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture Farming
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 5 years experience in running business .
Other Own/Family Sources of Income	:	Fathers income from agriculture farming
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01912787835
National ID	:	6113140467026
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. 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 it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Pipon Fisheries .
Address/ Location	:	Vaidgow, Ishwargonj, Mymensingh.
Total Investment	:	BDT = 8,91,000
Financing	:	Self financing: BDT= 5,91,000 (Existing Business & Cash) Required Investment: BDT = 3,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT= 10,000 (Ten thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> (i) The project will start with 1 ponds (total 1 acre land). the pond are own; (ii) Planning to cultivate 3 different types of fish in this pond (Koi, Shing & White fish) and two cycle in each year; (iii) Fund need to buy fish feed & medicine; (iv) The estimated pay back period is 3 years.

Information of Existing Business Operation

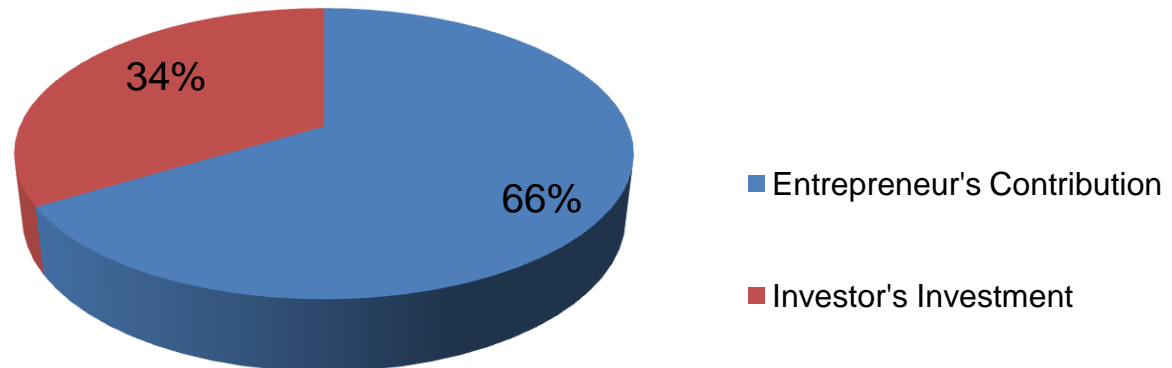
Particulars	Existing Business
	Yearly
Sales fish (A)	500,000
Cost of Sales (B)	335,000
Gross profit (GP) [C=(A-B)]	165,000
<u>Less: Operating Costs:</u>	
Electricity bill	8,000
Transport	3,000
Present salary/Drawing self	-
Mobile bill	2,000
Other Expenses	5,000
Non Cash Item:	
Depreciation Expenses	5,000
Total Operating Cost (D)	23,000
(C-D) Net Profit:	142,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Pond Own (1 ponds) Repair	20,000	-	-	20,000
Water Motor	8,000	-	-	8,000
Furniture	12,000	-	-	12,000
Buy Fish Koi & Singh	110,000	-	-	110,000
White Fish	3,000	-	-	3,000
Fish Feed and medicine	100,000	293,000	300,000	693,000
Cash in Hand	45,000	-	-	45,000
Total Capital	298,000	293,000	300,000	891,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	591,000	66
Investor's Investment	300,000	34
Total Investment	891,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1 cycle	2 cycle	Yearly 1&2	1 cycle	2 cycle	Yearly 1&2	1 cycle	2 cycle	Yearly 1&2
Revenue:									
Estimated Sales (Koi)	825,000	825,000	1,650,000	907,500	907,500	1,815,000	998,250	998,250	1,996,500
Estimated Sales (Singh)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Estimated Sales (White Fish)	25,650	25,650	51,300	28,215	28,215	56,430	31,037	31,037	62,073
(A) Total Revenue	1,090,650	1,090,650	2,181,300	1,199,715	1,199,715	2,399,430	1,319,687	1,319,687	2,639,373
Less: Cost of sales:									
Fish Cost	113,600	113,600	227,200	124,960	124,960	249,920	137,456	137,456	274,912
Fish Feed	693,000	693,000	1,386,000	762,300	762,300	1,524,600	838,530	838,530	1,677,060
(B) Total Cost of Sales	806,600	806,600	1,613,200	887,260	887,260	1,774,520	975,986	975,986	1,951,972
Gross profit (GP) [C=(A-B)]	284,050	284,050	568,100	312,455	312,455	624,910	343,701	343,701	687,401
Less: Operatin Costs:									
Electricity bill	8,000	8,000	16,000	8,800	8,800	17,600	9,680	9,680	19,360
Transportation	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Fish Net	10,000	-	10,000	10,000	-	10,000	10,000		10,000
Stationary	500	500	1,000	550	550	1,100	605	605	1,210
Mobile bill (SMS & Reporting inclusive)	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Proposed salary-self	60,000	60,000	120,000	66,000	66,000	132,000	72,600	72,600	145,200
Wages 1(Monthly 5000*4)	20,000	20,000	40,000	22,000	22,000	44,000	24,200	24,200	48,400
Other Expenses	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Depreciation Expenses		-	10,000			10,000	-	-	10,000
Total Operating Cost (D)	111,500	101,500	223,000	121,650	111,650	243,300	132,815	122,815	265,630
(C-D)Net Profit:	172,550	182,550	345,100	190,805	200,805	381,610	210,886	220,886	421,771
Retained Income:			345,100			381,610			421,771

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period.

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

	Year (1)	Year (2)	Year (3)
Cash inflow			
Opening Balance	45,000	590,100	851,710
Capital Infusion by UDYOKTA	-	-	-
Capital Infusion by Investor	300,000	-	-
Sales	2,181,300	2,399,430	2,639,373
Total Receipts	2,526,300	2,989,530	3,491,083
<i>Cash Outflow:</i>			
Cost of goods sold	1,613,200	1,774,520	1,951,972
Operating expenses	223,000	243,300	265,630
Return to investor (including Transfer fee)	100,000	120,000	140,000
Total payment	1,936,200	2,137,820	2,357,602
Closing Balances	590,100	851,710	1,133,481

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Flood in rainy season;
- Lack of Sufficient Capital;
- Unavailability of quality food.

OPPORTUNITIES

- This area is famous for fish farming;
- Investor's money will be payback in three years;
- Local Veterinary Doctors.

THREATS

- Theft;
- Epidemic Disease.
- Virus, bacterial, fungal & water mold infection;
- Water temperature;

Presented at 5th SB Design Lab on 28th July, 2015 at
Grameen Kalyan

Thank you

Pictures

My Pond and me











Trade License

ইউপি ফর্ম-১৩ পরিশি-১০

লাইসেন্স ফি আদায় রেজিস্টার
বর্ষ ২০১৪-২০১৫

ক্রমিক নং: **82** 

লাইসেন্স

৩নং সৌভাগ্য ব্লক ইউনিয়ন পরিষদ
স্বৈচ্ছন্দ্য ব্লক উপজেলা
মুন্সামনিয়া জেলা
তারিখ: ০৮/০৮/২০১৫

বই নম্বর: ০০
লাইসেন্স নম্বর: ৪৮

লাইসেন্সধারীর নাম: স্বৈচ্ছন্দ্য মিথস্বায়িত্ব
পিতা/স্বামীর নাম: শ্রীমান স্বৈচ্ছন্দ্য মিথস্বায়িত্ব (স্বয়ংস্বত্ব)
ঠিকানা: শ্রীমান স্বৈচ্ছন্দ্য ব্লক, মুন্সামনিয়া
পেশার ধরন: কৃত্রিম খামার
তারিখ পর্যন্ত বৈধ: ৩০/০৮/২০১৫

ফি প্রদানের পরিমাণ টাকা: ২০০/- কন্যা: (= ২০০/-)
যাও হয়ে তার ব্যবসা/পুষ্টি/পেশা স্বৈচ্ছন্দ্য মিথস্বায়িত্ব চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০৮/০৮/২০১৫


আইসিটি উপদেষ্টা
১৩৯ ইউপিওর ইউনিয়ন পরিষদ
স্বৈচ্ছন্দ্য, মুন্সামনিয়া।

Thank You