



Grameen Kalyan

Proposed NU Business Name: Bhai-Bhai Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shadikur Rohaman Vill: Kutoragaun, Post: Kutoragaun, Upazilla: Tarakandha, District: Mymensingh
Age	:	19 Years
Marital status	:	Single.
No. of siblings:	:	Four (4) Brothers & One (1) Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="text"/> Father <input type="text"/> Most: Fatema Khatun. Md: Khalilur Rahaman. Branch: Biskah. Group # 12, Centre # 28/M, Loan no. 8932, Member since: 2011, First loan: Tk.5,000, Existing loan: Nil, Outstanding: Nil.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Nil. No Nil Nil Nil
Education, till to date	:	S.S.C

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 (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 05 years experience in running business. Sometimes his father helps him to operate the business.
Other Own/Family Sources of Income	:	Father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01710065578
National ID number	:	019956118822103315
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. 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

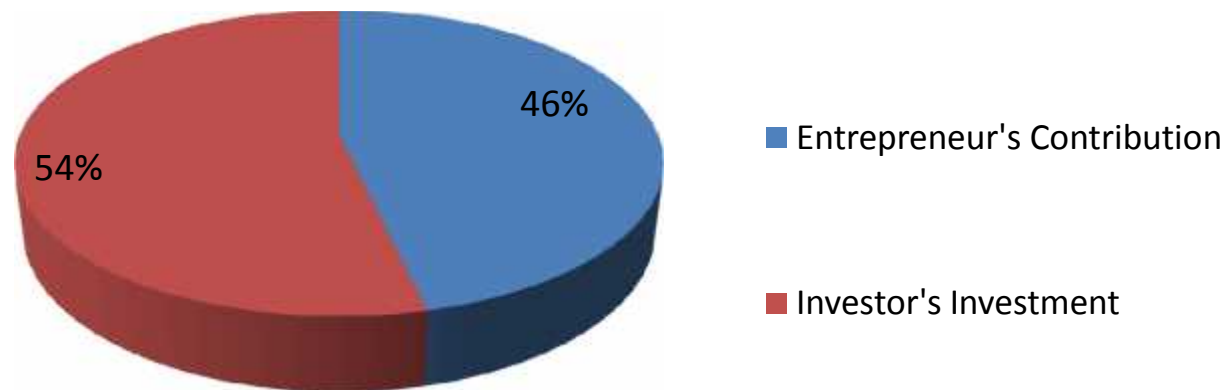
Project's Name	:	Bhai-Bhai Fisheries.
Address/ Location	:	Kutoraugon, Tarakandha, Mymensingh
Total Investment	:	BDT = 4,66,125
Financing	:	Self financing: BDT= 2,16,125 (Existing Business & Cash) Required Investment: BDT= 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT= 5,000 (Five thousand)
Proposed Business Implementation Plan	:	The project will start with 2 ponds (total 1 acre land). All the ponds are my own. Planning to cultivate 3 different types of fish in my pond in three layer (Nilotica, White Fish & Singh) and two cycle in each year. The estimated pay back period is 3 years.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Water Motor	12,000		-	12,000
Buy Fish Nilotica (20000 pieces)	24,000		-	24,000
White Fish (900 pieces)	4,500		-	4,500
Shing (20000 pic)	20,000		-	20,000
Fish Feed	50,000	50,625	250,000	350,625
Medicine	5,000	5000	-	10,000
Transport	5,000	5000	-	10,000
Cash in hand	15,000		-	15,000
Total Capital	135,500	60,625	250,000	446,125

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	216,125	46
Investor's Investment	250,000	54
Total Investment	466,125	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 (Nilotica)	382,500	382,500	765,000	420,750	420,750	841,500	462,825	462,825	925,650
Other incom (whit fish)	32,400	32,400	64,800	35,640	35,640	71,280	39,204	39,204	78,408
Other incom (Shing fish)	159,999	159,999	319,998	175,999	175,999	351,998	193,599	193,599	387,198
(A) Total Revenue	574,899	574,899	1,149,798	632,389	632,389	1,264,778	695,628	695,628	1,391,256
Less: Cost of sales:									
Fish Cost	48500	48,500	97,000	53,350	53,350	106,700	58,685	58,685	117,370
Fish Feed	350,625	350,625	701,250	385,688	385,688	771,375	424,256	424,256	848,513
(B) Total Cost of Sales	399,125	399,125	798,250	439,038	439,038	878,075	482,941	482,941	965,883
Gross profit (GP) [C=(A-B)]	175,774	175,774	351,548	193,351	193,351	386,703	212,687	212,687	425,373
Less: Operatin Costs:									
Electricity bill	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Transportation	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Stationary	500	500	1,000	525	525	1,050	551	551	1,103
Mobile bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Wages of Labour (1*4000)	16,000	16,000	32,000	16,800	16,800	33,600	17,640	17,640	35,280
Proposed salary-self	30,000	30,000	60,000	31,500	31,500	63,000	33,075	33,075	66,150
Other Expenses	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Depreciation Expenses	-	-	4,000	-	-	4,000	-	-	4,000
Total Operating Cost (D)	62,000	62,000	128,000	65,100	65,100	134,200	68,355	68,355	140,710
(C-D)Net Profit:	113,774	113,774	223,548	128,251	128,251	252,503	144,332	144,332	284,663
Retained Income:			223,548			252,503			284,663

Notes: 1. Agreed Grace period: 6 Months.

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

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year (1)	Year (2)	Year (3)
<u>Cash inflow</u>			
Opening Balance	15,000	449,173	601,676
Capital Infusion by UDYOKTA	60,625	-	-
Capital Infusion by Investor	250,000	-	-
Sales	1,149,798	1,264,778	1,391,256
Total Receipts	1,475,423	1,713,951	1,992,931
<u>Cash Outflow:</u>			
Cost of goods sold	798,250	878,075	965,883
Operating expenses	128,000	134,200	140,710
Return to investor (including Transfer fee)	100,000	100,000	100,000
Total payment	1,026,250	1,112,275	1,206,593
Closing Balances	449,173	601,676	786,339

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01
- Ownership in his own name.
- Skill & Experience.

WEAKNESS

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

OPPORTUNITIES

- This area is famous for Fish Farming.
- Local Demand.
- Investor's money will be payback in three years.

THREATS

- Virus, bacterial, fungal & water mold infection.
- Water temperature.
- Theft.
- Water pollution.

Presented at 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you

Pictures

My Pond and me











Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-১৬

লাইসেন্স

ক্রমিক নং: **19**

ইউনিয়ন পরিষদ: সংসদ

উপজেলা: আশুপাড়া

জেলা: কুমিল্লা

তারিখ: ০২/১১/১৫

ইউপি নং: ০১

লাইসেন্স নং: ১৫

লাইসেন্সধারীর নাম: শ্রী: সফিকুল হোসেন

পিতা/স্বামীর নাম: শ্রী: সফিকুল হোসেন

ঠিকানা: কুটুমবাড়ী

পেশার ধরন: সস্তা

৩০/১/১৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ৩০০/- ক্বার: সংসদ

শর্ত হয়ে তার ব্যবসা/কৃষি/পেশা ৩০/১/১৬ তারিখ পর্যন্ত চলিয়ে যেবার অন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: _____

Am
আইসিআইসি পাবনা
উপজেলাস্বাস্থ্য কর্মসূচীর
সহকারী পরিচালক

Thank You