



**Grameen Kalyan**

**Proposed NU Business Name : Tanjim Mohammad Fisheries**



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

Name and address	:	Md. Harunor Rashid, Vill: Langol Shimul, Post: Kandania Upazilla:Fulbaria, District: Mymensingh.
Age	:	32Years
Marital status	:	Married.(1 son)
No. of siblings:	:	3 brothers and 2 sisters.
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. Rehena Khatun.
(iii) Father's name	:	Md. Tajmul Hossain.
(iv) GB member's info	:	Branch: Mathbari, Group # 02, Centre # 26/M, Loan no # 1947, Member since: 2010, First loan: Tk. 10,000, Last loan: 65,000, Outstanding: 40,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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	:	B A.

## ***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 he has 5 years work experience in this business.
Other Own/Family Sources of Income	:	Nil. .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01944207206
National ID number	:	Nil.
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT= 10,000 ( ten thousand) and used the money in agricultural purpose. Gradually several times she took GB loan and utilized in different purposes.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Project's Name	:	Tanjim Mohammad Fisheries.
Address/ Location	:	Langol Shimul.Kandania,Fulbaria,Mymensingh.
Total Investment	:	<b>BDT = 8,52,000/-</b>
Financing	:	Self financing: BDT= <b>6,52,000</b> (Existing Business & Cash) Required Investment: <b>BDT= 2,00,000</b> (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT= 5000</b> (five thousand)
Proposed Salary	:	<b>BDT= 5000</b> (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ The projects will Start with having 2 ponds (1.5 acre) with Pangas, Singh and White Fish.</li> <li>➤ 4,000 Pangas, 14,000 Telapia &amp; 1,000 Singh ,Rui+Mrigel (500kg) will rear per cycle.</li> <li>➤ In every nine months all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year.</li> <li>➤ Feeding cost of one cycle @ BDT= 4,00,000/-.</li> <li>➤ Selling price of fishes after every cycle BDT= 9,40,000/-</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to extension the project as soon as possible, 2016.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		800,000
<b>Less: Cost of Sales (B)</b>		570,000
<b>Gross profit (GP)= [C (A-B)]</b>		<b>230,000</b>
<b><u>Less: Operating Costs:</u></b>		
Salary-self	5,000	45,000
Transportatoin	500	4,500
Mobile bill	300	2,700
Water bill	500	4,500
Pond lease		105,000
<b>Non Cash Item:</b>		-
Depreciation Expenses		5,000
<b>Total Operating Cost (D)</b>	<b>6,300</b>	<b>166,700</b>
<b>(C-D)Net Profit</b>		<b>63,300</b>
<b>Retained Income:</b>		<b>63,300</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
2 Pond (1.5 Acre) lease	105,000		-	105,000
Pangas Fish (Pangas 4000*15)	60,000		-	60,000
Tilapia (14000*10)	140,000			140,000
Singh (1000*5)	5,000			5,000
(Rui+mrigel-500kg*120)	60,000			60,000
Fish Food	200,000		200,000	400,000
Buy Baby fish		50,000		50,000
Medicine	5,000	5,000		10,000
Net		10,000		10,000
Instrument	2,000			2,000
Cash in hand	10,000		-	10,000
<b>Total Capital</b>	<b>587,000</b>	<b>65,000</b>	<b>200,000</b>	<b>852,000</b>

## FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
<b>Revenue:</b>						
Estimated sales (Pangas+telapia)		600,000		660,000	-	726,000
Singh		40,000		44,000		48,400
White Fish		300,000		330,000		363,000
<b>(A) Total Revenue</b>		<b>940,000</b>		<b>1,034,000</b>		<b>1,137,400</b>
<b>Less: Cost of sales:</b>						
Fish Cost		250,000		262,500	-	275,625
Fish Feed & Medicine		400,000		440,000		484,000
<b>(B) Total Cost of Sales</b>		<b>650,000</b>		<b>702,500</b>	-	<b>759,625</b>
<b>Gross profit (GP) [C=(A-B)]</b>		<b>290,000</b>		<b>331,500</b>		<b>377,775</b>
<b>Less:Operatin Costs:</b>						
Electricity bill (9 Month)	200	1,800	220	1,980	242	2,178
Transportation	500	4,500	550	4,950	605	5,445
Pond lease		105,000		105,000		105,000
Stationary	50	450	55	495	61	545
Mobile bill (SMS & Reporting inclusive)	300	2,700	330	2,970	363	3,267
Proposed salary-self	5,000	60,000	5,500	66,000	6,050	72,600
Depreciation Expenses		2,000		2,100		2,205
<b>Total Operating Cost (D)</b>	<b>6,050</b>	<b>176,450</b>	<b>6,655</b>	<b>183,495</b>	<b>7,321</b>	<b>191,240</b>
<b>(C-D)Net Profit:</b>		<b>113,550</b>		<b>148,005</b>		<b>186,536</b>
<b>Retained Income:</b>		<b>113,550</b>		<b>148,005</b>		<b>186,536</b>

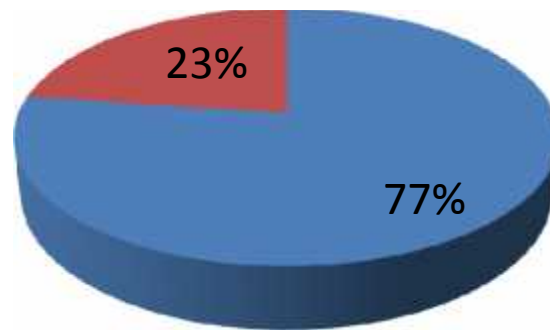
**Notes:** 1. Agreed Grace period: 9 Months.

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	652,000	77
Investor's Investment	200,000	23
<b>Total Investment</b>	<b>852,000</b>	<b>100</b>



- Entrepreneur's Contribution
- Investor's Investment

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

	Year 1	Year 2	Year 3
<b><u>Cash inflow:</u></b>			
Opening Balance	10,000	308,550	376,555
Capital Infusion by Udyokta	65,000	-	-
Capital Infusion by Investor	200,000	-	-
Sales	<b>940,000</b>	<b>1,034,000</b>	<b>1,137,400</b>
<b>Total Receipts</b>	<b>1,215,000</b>	<b>1,342,550</b>	<b>1,513,955</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	650,000	702,500	759,625
Operating expenses	176,450	183,495	191,240
Return to investor including Transfer fee	80,000	80,000	80,000
<b>Total payment</b>	<b>906,450</b>	<b>965,995</b>	<b>1,030,865</b>
<b>Closing Balances</b>	<b>308,550</b>	<b>376,555</b>	<b>483,090</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>➤ Employment: Self: 1</li><li>➤ Experience &amp; Skill:5 years;</li><li>➤ Trade license: own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>➤ Flood in rainy season;</li><li>➤ Shortage of quality food.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>➤ This area is famous for fish farming;</li><li>➤ Investor's money will be payback in 3 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>➤ Theft;</li><li>➤ Epidemic Disease;</li><li>➤ Water Pollution.</li></ul>

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Pictures













# Trade License

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**Thank You**