



Grameen Kalyan

Proposed NU Business Name : Bismillah Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mozamel. Vill: Char goramara, Post: Dowakhola, Upazilla : Goripur District: Mymensingh.
Age	:	21 Years
Marital status	:	Unmarried
No. of siblings:	:	3 (three) Brother's & 2 (two) sister's
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Monuara begum</p> <p>Md. Nazrul Islam</p> <p>Branch: Dowakhola, Group # 05, Centre # 72/m Loan no:6853/1, Member since: 2002, First loan: Tk. 4,500, Last loan: 10,000 Outstanding: 7,560/-</p>
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	:	<p>Mother</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 3 years experience this business.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01910361809
National ID number	:	Nil
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md.Nur Jamal Haque, ID No:2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT= 4,500 (Four thousand five hundred) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

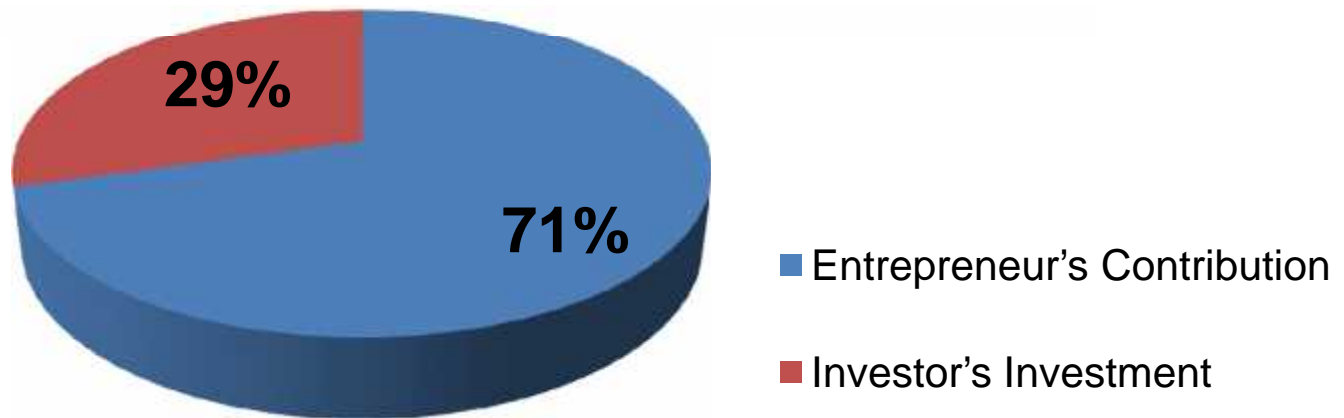
Business Name	:	Bissmillah Fisheries.
Address/ Location	:	Char goramara, Dowakhola, Goripur, Mymensingh.
Total Investment in BDT	:	BDT: 3,40,000
Financing	:	Self financing: BDT: 2,40,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<p>The project will be start for the increases the exiting volume.</p> <ul style="list-style-type: none"> ➤ Initially 5,000 koi, Tilapia 20,000 and white fish will cultivate. ➤ After rearing 6 month all fish will be sale. ➤ It will be 2 cycle per year. ➤ Pay back period is estimated 2 years. ➤ Expected date to start the project as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	NU Invest (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Won Pond (1 pond)				
Water motor	20,000			20,000
Telapia fish	20,000			20,000
Panggas fish	5,000			5,000
Koi fish	5,000			5,000
Fish Feed	75,000	100,000	100,000	275,000
Medicin	1,500	3,500		5,000
Cash in hend		10,000		10,000
Total Capital	126,500	113,500	100,000	340,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	240,000	71
Investor's Investment	100,000	29
Total Investment	340,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1 cycle	2 cycle	Yearly 1 & 2	1 cycle	2 cycle	Yearly 1 & 2
Revenue:						
Estimated Sales (Telapia)	316,667	316,667	633,334	348,334	348,334	696,667
Estimated Sales (Koi)	100,000	100,000	200,000	110,000	110,000	220,000
Estimated Sales (white fish)	150,000	150,000	300,000	165,000	165,000	330,000
(A) Total Revenue	466,667	466,667	933,334	513,334	513,334	1,026,667
Less: Cost of sales:						
Fish Cost	41,250	41,250	82,500	45,375	45,375	90,750
Fish Feed	275,000	275,000	550,000	302,500	302,500	605,000
(B) Total Cost of Sales	316,250	316,250	632,500	347,875	347,875	695,750
Gross profit (GP) [C=(A-B)]	150,417	150,417	300,834	165,459	165,459	330,917
Less: Operating Costs:						
Electricity bill	8,000	8,000	16,000	8,800	8,800	17,600
Transportation	5,000	5,000	10,000	5,500	5,500	11,000
Stationary	500	500	1,000	550	550	1,100
Mobile bill	1,200	1,200	2,400	1,320	1,320	2,640
Part time labor	6,000	6,000	12,000	6,600	6,600	13,200
Proposed salary-self	30,000	30,000	60,000	33,000	33,000	66,000
Other Expenses	2,000	2,000	4,000	2,200	2,200	4,400
Depreciation Expenses			2,000			2,200
Total Operating Cost (D)	52,700	52,700	107,400	57,970	57,970	118,140
(C-D)Net Profit:	97,717	97,717	193,434	107,489	107,489	212,777
Retained Income:			192,984			214,432

Notes: 1. Agreed Grace period: 6Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 6 months grace period.

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

	Year 1	Year 2
Cash inflow		
Opening Balance	10,000	443,391
Capital Infusion by UDYOKTA	103,500	
Capital Infusion by Investor	100,000	
Sales	933,334	1,026,667
Total Receipts	1,136,834	1,470,058
<u><i>Cash Outflow:</i></u>		
Cost of goods sold	632,500	695,750
Operating expenses	107,400	118,140
Return to investor	60,000	60,000
Total payment	799,900	873,890
Closing Balance	336,934	596,168

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment:➤ Self: 1➤ Others (beyond family):➤ Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Flood in rainy season.➤ Food price may be increase.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ This area is famous for Fish Farming;➤ Skill & Experience.➤ Local Veterinary Doctors.➤ Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Theft.➤ Virus, bacterial, fungal.➤ Water pollution.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৬

লাইসেন্স

সনিক নং: ৬৭

বই নম্বর: ০৪

লাইসেন্স নম্বর: ২৯৯

তারিখ: ২৩/০৩/২০২৬

লাইসেন্সধারীর নাম: **বিম্মিল্লাহ ফিখারি**

পিতা/স্বামীর নাম: **মো: মো: মোরাম্মিন**

ঠিকানা: **চর দেওয়ানাবাদ, হোরীপুর, ময়মনসিংহ**

পেশার ধরন: **মুদ্রণ**

ফি প্রদানের পরিমাণ টাকা: **২০০/-** তারিখ পর্যন্ত বৈধ।

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা **মুদ্রণ** চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৩/০৩/২৬

চেয়ারম্যানের দস্তখত
মোঃ আবুল হাশিম (সোপার মডেল)
চেয়ারম্যান
০৬নং জেলাব্যক্তিগত ইউনিয়ন পরিষদ
হোরীপুর, ময়মনসিংহ

My ponds











NU With his parents



Thank You