



Grameen Kalyan

Proposed NU Business Name: Ma Mothsho Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Azaharul Islam Shuhag. Vill: Rogurampur, Post: Somvugong , Upazilla : Sador, District: Mymensingh
Age	:	24 Years
Marital status	:	Unmarried
Progeny	:	No
No. of siblings:	:	One (1) Brother & 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 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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Mst. Hosneara Khatun. Md. Nurul Islam. Branch: Chorniloxia, Group # 09, Centre # 35/M, Loan no.10525/1, Member since: 1990, First loan: Tk. 3,000, Existing loan: 10,000, Outstanding: 5,160. NU. No Nil Nil Nil
Education, till to date	:	Class Ten.

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 6 years experience in this business.
Other Own/Family Sources of Income	:	Fathers income form Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745813404.
National ID number/ Birth Registration.	:	1992611524000678.
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh. (FS-Md. Nurjamal, ID No: 2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1990. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in household development. Gradually several times she took GB loan and utilized in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

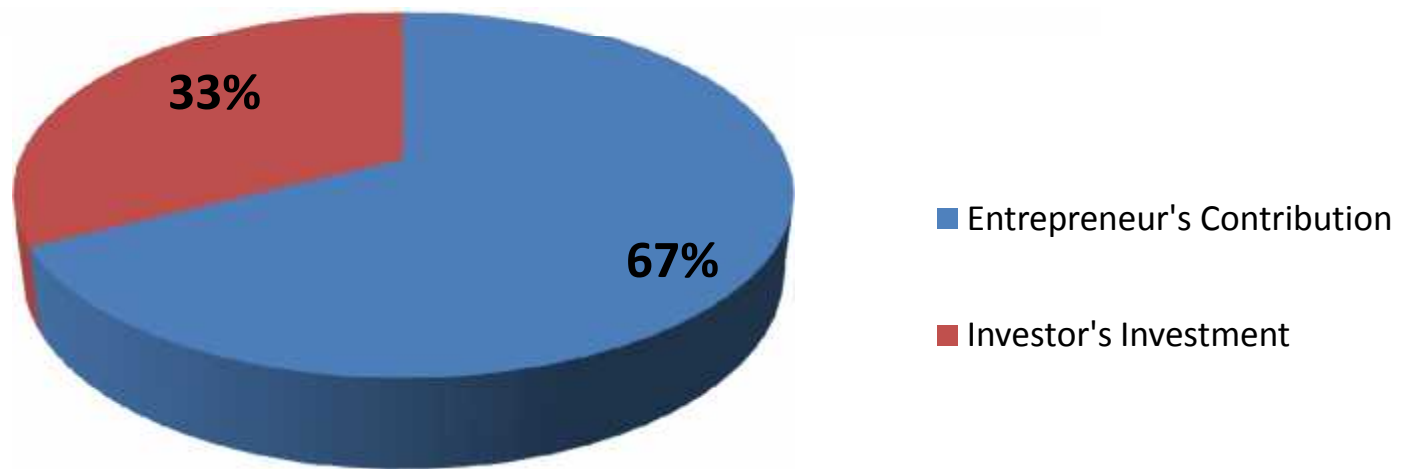
Project's Name	:	Ma Mothsho Fisheries.
Address/ Location	:	Rogurampur, Somvugong, Sador, Mymensingh
Total Investment	:	BTD= 3,07,650
Financing	:	Self financing: BDT= 2,07,650 Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 3,000 (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product. ➤ Initially 5,000 panggas, Telapia 6,000, and white fish will cultivate. ➤ After rearing 4 months 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) (1)	Proposed (BDT) (2)		Total (BDT) (1+2)
		NU	Investor	
Pond Own(2 ponds)				
Water Motor 1	10,000			10,000
Pangash Fish (4000*4)	16,000			16,000
Telapia Fish (6000*1.5)	9,000			9,000
Magur Fish (4000*1)	4,000			4,000
White Fish (500*5)	2,500			2,500
Fish Feed and medicine	20,000	117,650	100,000	237,650
Electric Fitting	5,000			5,000
Furniture				
Working Capital	23,500			23,500
Total Capital	90,000	117,650	100,000	307,650

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	207,650	67
Investor's Investment	100,000	33
Total Investment	307,650	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 (Talapia)	45,900	45,900	91,800	50,490	50,490	100,980
Pangsh fish	216,600	216,600	433,200	238,260	238,260	476,520
Magur fish	50,400	50,400	100,800	55,440	55,440	110,880
White fish	23,750	23,750	47,500	26,125	26,125	52,250
(A) Total Revenue	336,650	336,650	673,300	370,315	370,315	740,630
Less: Cost of sales:						
Fish Cost (Talapia, Pangsh, Magur & White)	39,500	39,500	79,000	43,450	43,450	86,900
Fish Feed	237,650	237,650	475,300	261,415	261,415	522,830
(B) Total Cost of Sales	277,150	277,150	554,300	304,865	304,865	609,730
Gross profit (GP) [C=(A-B)]	59,500	59,500	119,000	65,450	65,450	130,900
Less: Operatin Costs:						
Electricity bill	6,000	6,000	12,000	6,600	6,600	13,200
Transportation	3,000	3,000	6,000	3,300	3,300	6,600
Fish Net	5,000		5,000	5,500		5,500
Stationary	300	300	600	330	330	660
Mobile bill	1,200	1,200	2,400	1,320	1,320	2,640
Proposed salary-self	18,000	18,000	36,000	19,800	19,800	39,600
Other Expenses	3,000	3,000	6,000	3,300	3,300	6,600
Depreciation Expenses		-	5,000			5,000
Total Operating Cost (D)	36,500	31,500	73,000	40,150	34,650	79,800
(C-D)Net Profit:	23,000	28,000	46,000	25,300	30,800	51,100
Retained Income:			46,000			51,100

Notes: 1. Agreed Grace period: 6 Months.

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

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

	Year 1	Year 2
Cash inflow		
Opening Balance	23,500	227,150
Capital Infusion by UDYOKTA	117,650	
Capital Infusion by Investor	100,000	
Sales	673,300	740,630
Total Receipts	914,450	967,780
<u><i>Cash Outflow:</i></u>		
Cost of goods sold	554,300	609,730
Operating expenses	73,000	79,800
Return to investor	60,000	60,000
Total payment	687,300	749,530
Closing Balance	227,150	218,250

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Flood in rainy season.
- Unavailability of quality food;

OPPORTUNITIES

- This area is famous for Fish Farming;
- 6 years practice experience;
- Investor's money will be payback in two years.
- Local Veterinary Doctors.

THREATS

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

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

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৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১০ অনুযায়ী

ক্রমিক নং
লাইসেন্স নং ৮১৬
নবায়ন নং ০২,০২,১৬

বহি নং ০৬

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : মা মঃমঃ ফিয়ারীজ
মালিকের নাম : শ্রীঃ শ্রীঃ বাজাহাফিজ ইমামাখ জোহাশ
মোকাম/ ঠিকানা : গ্রাম : সুখারামপুর মরাদি মাড়া ডাকঘর : শ্রীঃ / রাখবপুর মাদ্রাসা
উপজেলা : সদর, জেলা : ময়মনসিংহ

কির্স / স্বামীর নাম : শ্রীঃ মুকুম ইমামাখ
তাহার নিকট থেকে : ২০০ টাকা (করমা) : দুই হাট টাকাখান্ড

মাত্র বৃদ্ধি পাওয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল

লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ৩০,০৬,২০১৬ ই তারিখ পর্যন্ত

নিঃসৃত- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

শ্রীঃ মোহাম্মদ হীক
চেয়ারম্যান
৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
মারফতঃ ময়মনসিংহ
স্বাক্ষর ও সীল

• সময়মত টাকার দিন • দুটি সপ্তাহই মধ্যে
• শিহকে সমস্যা টিকা এবং ফুলে পাঠান
• ভাড়া-দুলা অধিকারিত শরন • আয়োজনকৃত লবণ ব্যবহার করন
• যার লগন, পরিবেশ ইত্যাদি

My Pond and me











NU With his mother



Thank You