





RANA FISH FARM

Nabin Uddogta



Brief Bio of Promoter:

- **Name: Zuel Rana**
- **Academic Qualification : B.A (Honuors)**
- **Address: Ghatail,Tangail**
- **Mother: GB Borrower**
- **Education Loan : None**



Father's Information:

- Name: Abdul Gafur
- Members ID: 4781/1
- Branch: Ghatail
- Thana: Ghatail
- District: Tangail
- Grameen Bank Joining Date: 29-09-1997
- Existing Outstanding Loan: 22,000.00

Project Summery:

- Currently run a fish farm in five Bigha (165 decimal) ponds with seven years experience.
- 5 Bigha ponds cultivate fish throughout the year.
- There is great demand than what's currently produced and therefore need to produce more fish per year.
- Three kinds of fish will be cultivated in the pond; in upper portion, Telepia, Katla & Silver Carp; in the middle portion, Rui, Sorputi; in the bottom portion, Bata and Carp fish.



Project Summery (Contd)...

- Each decimal pond will produce 27 kg fish.
- Each year two times fish could be sale.
- Whole seller comes to the fish farm directly and buying the fish.

The business will earn profit within the first years



Project Objectives:

- Self-employment for the promoter.
- Create employment for six people.
- Provide protein, calcium, fatty acid & vitamins for the peoples of Bangladesh.
- Improve socio-economic condition of country.



Project Cost (BD TK):

Purchase Fingerling:	69,300.00
Pond Re-excavate:	50,000.00
Cost of Net & Bana:	30,000.00
Medicine:	54,000.00
Fish Food:	96,000.00
Others:	30,000.00
<hr/>	
Total investment required:	3, 29,300.00

Source of funds:

Own equity:	1, 29,300.00
Being sought:	2, 00,000.00

I believe I can pay back within the four years

Existing Business:

Particulars	TK (BDT)
	Yearly
Expense	
Purchase Fingerling	30,000
Food	72,000
Medicine	48,000
Net/Bana	20,000
Working capital	20,000
Total	1,90,000
Revenue	
Sell of fish	2,66,000
Total	2,66,000
Net Profit	76,000

Financial Projection (Bd TK):

Particulars	1 st Year	2nd Year	3rd Year	4th Year	5th Year
Revenue					
Sales of fish	4,90,050	4,90,050	5,34,600	5,56,850	6,01,425
Total Revenue	4,90,050	4,90,050	5,34,600	5,56,850	6,01,425
Expenses					
Pond Re-excavate	50,000	--	--	--	--
Fingerling	69,300	79,200	89,100	99,000	1,08,900
Food	96,000	1,02,000	1,14,000	1,20,000	1,32,000
Medicine	54,000	60,000	72,000	78,000	84,000
Net and Bana	30,000	40,000	50,000	60,000	70,000
Others	30,000	36,000	42,000	48,000	54,000
Total expense	3,29,300	3,17,200	3,67,100	4,05,000	4,48,900
Net Profit	1,60,750	1,72,850	1,67,500	1,51,850	1,52,525
Total Payback	50,000	50,000	50,000	50,000	--

Risk Factor And Risk Management :

Risk Factor:

- Viral, bacterial, fungal & water mould infection.
- Theft.
- Unavailability of food.
- Natural disaster/flood.
- Form harmful gas in the bottom of pond.

Risk Management :

- Adequate precaution (treatment initiatives) to be taken that is insecticide.
- Two security guards will be employed.
- Adequate amount of food will be stored to avoid food shortage.
- Make high dam around the pond or use net during flood.
- Pulling net to dilute the gas with water.

PROPOSED BY
GRAMEEN
BYABOSA BIKASH

