



Grameen Kalyan

Proposed NU Business Name : Fareha Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Helal Mia,Vill: Jangle bari, Post: Ranigong, Upazilla: Fulbaria, District: Mymensingh.
Age	:	30 Years
Marital status	:	Married.
No. of siblings:	:	4 (Four) brothers and 1 (One) sister.
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: Mursida Khatun.
(iii) Father's name	:	Late. Abdul Khalek.
(iv) GB member's info	:	Branch: Mathbari Trishal, Group # 05, Centre # 17/M, Loan no # 2092/2,Member since: 2006, First loan: Tk.10,000/-, Existing loan: 30,000, Outstanding: 4,000.
Further Information:	:	
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	NU.
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil Nil
Education, till to date	:	Eight.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	. Business.
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 10 years experience in his running business.
Other Own/Family Sources of Income	:	My income from Business. .
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01713826732.
National ID number	:	6112011479087.
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT= 10,000 (Ten 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	:	F a r e h a Fisheries.
Address/ Location	:	Jangle bari, Fulbaria, Mymensingh
Total Investment	:	BDT = 11,84,500/-
Financing	:	Self financing: BDT= 8,34,500 (Existing Business & Cash) Required Investment: BDT= 3,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 7000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 1 ponds (1 acre) with Pangas, and White Fish. ➤ 15,000 Pangas and 5,000 White Fish will rear per cycle. ➤ In every nine moths all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 9,97,500/-. ➤ Selling price of fishes after every cycle BDT= 14,48,750/-. ➤ Payback period is estimated 4 years; ➤ Expected date to start the project is Early June, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		700,000
Less: Cost of Sales (B)		490,000
Gross profit (GP)= [C (A-B)]		210,000
<u>Less: Operating Costs:</u>		
Electricity bill	1,000	9,000
Labor 1	6,000	54,000
Transportation	1,000	9,000
Present Salary Self	-	-
Mobile bill	500	4,500
Other Expenses	1,000	9,000
Non Cash Item:		-
Depreciation Expenses		3,000
Total Operating Cost (D)	9,500	88,500
(C-D)Net Profit		121,500
Retained Income:		121,500

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Own Pond 1 Repare Cost	50,000	-	50,000
Furniture	7,000	-	7,000
Baby Fish (Pangas)	75,000	-	75,000
White fish	20,000		20,000
Fish Food & Medicine	150,000	847,500	997,500
Transport	10,000	-	10,000
Others	5,000		
Cash in hand	20,000	-	20,000
Total Capital	337,000	847,500	1,184,500

FINANCIAL PROJECTION OF NU BUSINESS PLAN

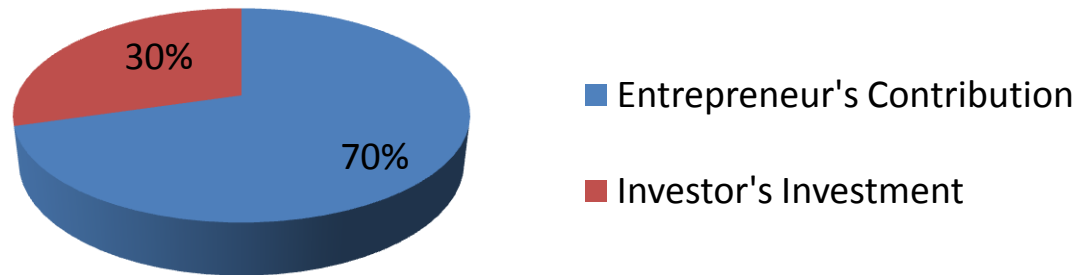
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)		Year 4 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:								
Estimated Sales (Pangas)		1211250		1,332,375	-	1,465,613	-	1,612,174
White Fish		237500		261,250		287,375		316,113
(A) Total Revenue		1,448,750		1,593,625		1,752,988		1,928,286
Less: Cost of sales:								
Fish Cost		95000		104,500	-	114,950	-	126,445
Fish Feed		997500		1,097,250		1,206,975		1,327,673
(B) Total Cost of Sales		1,092,500		1,201,750	-	1,321,925	-	1,454,118
Gross profit (GP) [C=(A-B)]		356,250		391,875		431,063		474,169
Less: Operatin Costs:								
Electricity bill (9 Month)	1,500	13,500	1,650	14,850	1,815	16,335	1,997	17,969
Transportation	1,000	9,000	1,100	9,900	1,210	10,890	1,331	11,979
Stationary	50	450	55	495	61	545	67	599
Mobile bill (SMS & Reporting inclusive)	500	4,500	550	4,950	605	5,445	666	5,990
Part time Labour	6,000	54,000	6,600	59,400	7,260	65,340	7,986	71,874
Proposed salary-self	7,000	84,000	7,700	92,400	8,470	101,640	9,317	111,804
Other Expenses	1,000	9,000	1,100	9,900	1,210	10,890	1,331	11,979
Depreciation Expenses		3,000		2,500		2,500		2,500
Total Operating Cost (D)	17,050	177,450	18,755	194,395	20,631	213,585	22,694	234,693
(C-D)Net Profit:		178,800		197,480		217,478		239,476
Retained Income:		178,800		197,480		217,478		239,476

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	834,500	70
Investor's Investment	350,000	30
Total Investment	1,184,500	100



CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year 1	Year 2	Year 3	Year 4
<u><i>Cash inflow:</i></u>				
Opening Balance	20,000	448,800	546,280	653,758
Capital Infusion by Udyokta	-	-	-	-
Capital Infusion by Investor	350,000	-	-	-
Sales	1,448,750	1,593,625	1,752,988	1,928,286
Total Receipts	1,818,750	2,042,425	2,299,268	2,582,044
<u><i>Cash Outflow:</i></u>				
Cost of goods sold	1,092,500	1,201,750	1,321,925	1,454,118
Operating expenses	177,450	194,395	213,585	234,693
Return to investor (including Transfer fee	100,000	100,000	110,000	110,000
Total payment	1,369,950	1,496,145	1,645,510	1,798,810
Closing Balances	448,800	546,280	653,758	783,234

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Flood in rainy season.
- Shortage of quality food.

OPPORTUNITIES

- This area is famous for Fish Farming;
- Experience & Skill.
- Local Veterinary Doctors.
- Investor's money will be payback in 4 years.

THREATS

- Theft;
- Epidemic Disease.
- Water Pollution.

Presented at 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My ponds & me.











Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
পরিশিষ্ট-১০

ক্রমিক নং: 85

লাইসেন্স

ইউনিয়ন পরিষদ: মনঃ (আইন পঞ্চায়েত)
উপজেলা: মনঃ (আইন পঞ্চায়েত)
জেলা: মনঃ (আইন পঞ্চায়েত)
তারিখ: ২৬/০২/১৬

ইউনিকন নং: ০১
লাইসেন্স নং: ১০

লাইসেন্সধারীর নাম: মনঃ (আইন পঞ্চায়েত)
পিতা/স্বামীর নাম: মনঃ (আইন পঞ্চায়েত)
ঠিকানা: মনঃ (আইন পঞ্চায়েত), মনঃ (আইন পঞ্চায়েত)
পেশার বনন: মনঃ (আইন পঞ্চায়েত)
০১/০২/১৬ তারিখ পর্যন্ত বৈধ।

ফি আদানের পরিমাণ টাকা: ২০০/- কক্ষায়: ()
প্রাপ্ত হয়ে তার স্বাক্ষর/স্বাক্ষর/পেশা
তারিখে ঘাটের জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০১/০২/১৬

চেয়ারম্যানের স্বাক্ষর
এস এম আইন পঞ্চায়েত
উপজেলা
১৬ নং লাইসেন্স পত্রের স্বাক্ষরিত পত্রের
স্বাক্ষর করা হয়েছে।

Thank You