

*Proposed NU Business Name* : **Bhuia Fish Centre**



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

Name and address	:	Md. Billal Bhuia Vill: Chachra Khamarpara, Post: Chachra, Upazila: Kotwali, District: Jessore
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 (three) 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	:	Mst. Jahanara Bhuia
(iii) Father's name	:	Md. Jahangir Bhuia
(iv) GB member's info	:	Branch: Chachra, Centre # 32/mo, Loan no.: 3734/1, Member since: March 30, 2009, First loan: Tk. 5,000, Existing loan: 10,000 Outstanding: 3,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur pays GB loan installment no
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Seven
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	07 (seven) years experiences in this business. Started business with BDT 50,000 (fifty thousand).  : He has 6 (six) months training on Fisheries from Jubo Unnayan Centre
Other Own/Family Sources of Income	:	Brother's income (Fisheries & Foreign Remittance)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01733133744
NU's National ID No.	:	4114723349854
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Entrepreneur's mother is a GB member since March 30, 2009, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized in purchasing 4 kata land, goat, cow, household purposes, educating her children and assisting her husband in business.
- Finally GB loan helped her to build own house, 6 decimal land, 2 goats, 2 cows and improved her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bhuia Fish Centre</i></b>
Address/ Location	:	Chachra Khamarpara, Chachra, Jessore
Total Investment in BDT	:	<b>BDT 444,000</b>
Financing	:	Self BDT <b>194,000</b> (from existing business) Required Investment BDT <b>250,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>12,000</b> (twelve thousand)
Proposed Salary	:	BDT <b>12,000</b> (twelve thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 39%
(ii) Estimated % of proposed gross profit margin	:	On an average 39%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Quarterly	Yearly
<b>Sales of fish (A)</b>	<b>330,000</b>	<b>1,320,000</b>
<b>Less: Cost of fish</b>		
Food cost	20,000	80,000
	180,000	720,000
<b>Total cost of sales/food (B)</b>	<b>200,000</b>	<b>800,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>130,000</b>	<b>520,000</b>
<b>Less: Operating Costs:</b>		
Electricity bill	1,500	6,000
Transportation	500	2,000
Medicine	10,000	40,000
Pond preparing & water change	22,000	88,000
Mobile bill	400	4,800
Present salary-self	12,000	144,000
Present salary-staff	6,000	72,000
Labour cost (part time)	10,000	40,000
Other Expenses	500	6,000
<b>Non Cash Item:</b>		
Depreciation Expenses	170	2,040
<b>Total Operating Cost (D)</b>	<b>63,070</b>	<b>404,840</b>
<b>(C-D)Net Profit:</b>	<b>66,930</b>	<b>115,160</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

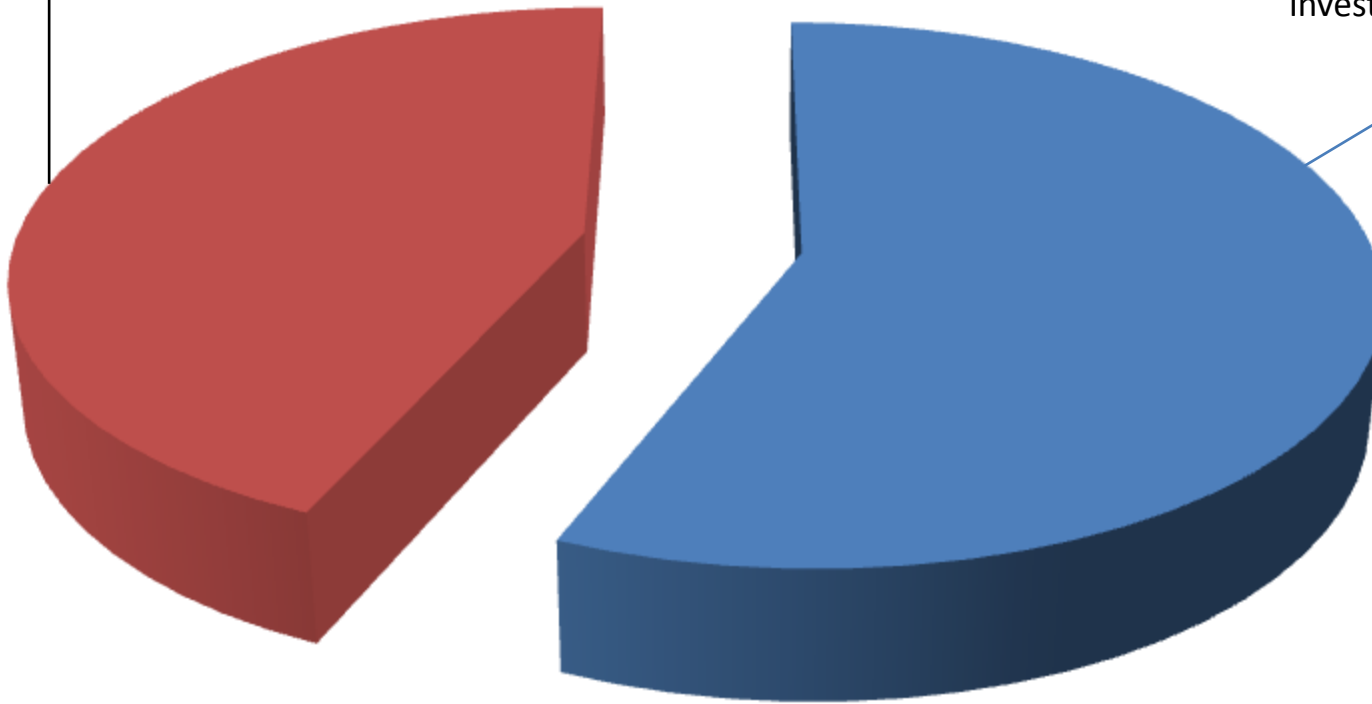
<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
Spawn fish (Climbing & Cat fish)	20,000	30,000	50,000
Pond Lease value & advance (1.5 biga land)	100,000	-	100,000
shallow Machine (1)	8,000	-	8,000
Fishing Net & Weight Instruments	6,000	-	6,000
Fish Feed	50,000	210,000	260,000
Working Capital (other expenses & medicine)	10,000	10,000	20,000
<b>Total Capital</b>	<b>194,000</b>	<b>250,000</b>	<b>444,000</b>

# ***SOURCE OF FINANCE***

- Investor's Investment BDT 250,000
- Entrepreneur's Contribution BDT 194,000
- Total Capital BDT 444,000

Entrepreneur's  
Contribution 49%

Investor's Investment  
51%





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
<b>Estimated Sales of fish (A)</b>	<b>395,000</b>	<b>1,580,000</b>	<b>434,500</b>	<b>1,738,000</b>	<b>477,950</b>	<b>1,911,800</b>
<b>Less: Cost of fish</b>	30,000	120,000	39,000	156,000	42,900	171,600
Food cost	210,000	840,000	231,000	924,000	254,100	1,016,400
<b>Total cost of sales/food (B)</b>	<b>240,000</b>	<b>960,000</b>	<b>270,000</b>	<b>1,080,000</b>	<b>297,000</b>	<b>1,188,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>155,000</b>	<b>620,000</b>	<b>164,500</b>	<b>658,000</b>	<b>180,950</b>	<b>723,800</b>
<b>Less: Operating Costs:</b>						
Electricity bill	1,500	6,000	1,550	6,200	1,600	6,400
Transportation	600	2,400	800	3,200	1,000	4,000
Medicine	12,000	48,000	12,200	48,800	12,700	50,800
Pond preparing & water change	24,000	96,000	24,000	96,000	24,500	98,000
Mobile bill (SMS & Reporting inclusive)	600	7,200	600	7,200	620	7,440
Ownership Transfer Fee	2,500	10,000	5,000	20,000	5,000	20,000
Proposed salary-self	12,000	144,000	12,000	144,000	13,000	156,000
Proposed salary-staff	6,000	72,000	6,000	72,000	7,000	84,000
Labour cost (part time)	12,000	48,000	12,500	50,000	12,500	50,000
Other Expenses	500	6,000	600	7,200	700	8,400
<b>Non Cash Item:</b>						
Depreciation Expenses		2,040	680	2,040	170	2,040
<b>Total Operating Cost (D)</b>	<b>71,700</b>	<b>441,640</b>	<b>75,930</b>	<b>456,640</b>	<b>78,790</b>	<b>487,080</b>
<b>(C-D)Net Profit:</b>		<b>178,360</b>	<b>88,570</b>	<b>201,360</b>	<b>102,160</b>	<b>236,720</b>
<b>Retained Income:</b>		<b>178,360</b>		<b>379,720</b>		<b>616,440</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW STATEMENT**

Sl #	<i>Particulars</i>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
1.0	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit	178,360	221,360	256,720
1.3	Depreciation Expenses (Non Cash Item)	2,040	2,040	2,040
1.4	Opening Balance of Cash Surplus	-	337,400	440,800
	<b>Total Cash Inflow</b>	<b>430,400</b>	<b>560,800</b>	<b>699,560</b>
2.0	<b>Cash Outflow</b>			
2.1	Purchase of products	<b>30,000</b>	-	-
2.2	Payback of GB loan outstanding	<b>3,000</b>	-	-
2.3	Investment Payback including ownership transfer fee	60,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>93,000</b>	<b>120,000</b>	<b>120,000</b>
3.0	<b>Net Cash Surplus</b>	<b>337,400</b>	<b>440,800</b>	<b>579,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 5 (part time)
- Future employment: 0
- Ownership of Business in own name
- Seven years experience

## **W**EAKNESS

- Can not supply according to demand.

## **O**PPORTUNITIES

- Fixed customers;
- The capital of Entrepreneur will be Tk. 810,440 after 3 years excluding payback of investor's money.

## **T**HREATS

- Epidemic.

Presented at 43<sup>rd</sup> SBDL (executive session)

On

28<sup>th</sup> December, 2014 at Yunus Center

***Thank you***

Pictures



A handwritten list of expenses in Hindi, written on lined paper. The list includes items like 'Rice', 'Oil', 'Sugar', and 'Tea' with corresponding amounts. At the bottom, there is a total sum and a signature.

Item	Amount
Chai	2000
Tea	2000
Sugar	2000
Oil	2000
Rice	2000
...	...
<b>Total</b>	<b>20,000</b>

Total amount: ₹ 20,000/-  
 Date: 25/08/2020



কর্তৃপক্ষ নং: 084949

**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**  
**যুব উন্নয়ন অধিদপ্তর**  
**যুব ও ক্রীড়া মন্ত্রণালয়**  
**সমন্বয়**

স্বাক্ষর করা হয়েছে যে, জনস্বাস্থ্যের মোঃ বিল্লাল ভূইয়া  
 পিতা/পরিচয় আহসানুল হক যার আহসানুল হক  
 যুব উন্নয়ন অধিদপ্তর আবুদাউদ যুব প্রশিক্ষণ কেন্দ্র/কেন্দ্র প্রশিক্ষণ কেন্দ্র নে. ০২. ০২ জি অফিস করে  
১২-০২-১৩ জি অফিস পরে অধিক ১১৫০১ রাত  
 প্রশিক্ষণ কোর্সে অংশগ্রহণ করে ২+ জন উঠেন হয়েছে।

স্বাক্ষরিত করে: ১২/০২/১৩ অফিস।

মহাপরিচালক  
 যুব উন্নয়ন অধিদপ্তর

**১০নং চাঁচড়া ইউনিয়ন পরিষদ**  
**উপজেলা ও সদর, জেলা ও যশোর।**  
**ট্রেড লাইসেন্স**  
**ইউ. পি. ফর্ম নং - ৭ (১২/১ নিয়ম অনুযায়ী)**

স্বাক্ষরিত করে: উইয়া মিলন হোসেন  
 পরিচালক হাট নং ১১৫০১ পিতা/পরিচয় আহসানুল হক  
 পিতা/পরিচয় নং ১১৫০১ আহসানুল হক  
 ঠিকানা আবুদাউদ  
 স্বাক্ষরকারী আহসানুল হক  
 মেসার্স আহসানুল হক  
 (কেন্দ্র সিল্প) আহসানুল হক

এই পরিষদের প্রদান করা হয়েছে যে কোন আবেদন গ্রহণের পরিসরে যুবুর কার্য পরিচালনা যে যদি  
 হয় তবে এই লাইসেন্স পত্রের মাধ্যমে ১১৫০১ অফিসে যে কার্য পরিচালনা পত্র হইবে  
 তাহলে এই ইউনিয়ন ১১৫০১

অনুমোদিত করে: আহসানুল হক

কেন্দ্র পরিচালক হাটের মাধ্যমে।

স্বাক্ষরিত করে: আহসানুল হক

মহাপরিচালক  
 যুব উন্নয়ন অধিদপ্তর

**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**  
**Government of the People's Republic of Bangladesh**  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**

নাম: মোঃ বিল্লাল হুইয়া  
 Name: Md. Billal Huia  
 পিতা: মোঃ আহসানুল হক  
 Date of Birth: 20 Mar 1985  
 ID NO: 4114723349854

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**Thank You**