



Grameen Kalyan

Proposed NU Business Name : *SHUMON FISHERIE*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shumon. Vill: Rogurampur, Post: Shomvugong, Upazilla : Sador, District: Mymensingh.
Age	:	20 Years
Marital status	:	Single.
No. of siblings:	:	3 Brothers.
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. Selina Khatun.
(iii) Father's name	:	Md. Abdur Razzak.
(iv) GB member's info	:	Branch: Charneloxia, Group # 03, Centre # 48, Loan no:4261, Member since: 1997, First loan: Tk 4000, Existing loan: 20,000 Outstanding: 9,000.
Further Information:	:	
(v) Who pays GB loan installment	:	My brother paying GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Honors.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studying honors (Islamic history) 2 nd year.
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 4 years experience in Fish farming. His father give him advice to operate the running business.
Other Own/Family Sources of Income	:	Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01762-202062
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT= 4,000 (Four 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	:	SHUMON FISHERIES.
Address/ Location	:	Roghurampur. Sador. Mymensingh
Total Investment	:	BDT = 6,78,891
Financing	:	Self financing: BDT= 3,28,891 (Existing business & cash) Required Investment: BDT= 3,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT= 7,000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will start with 2 ponds. ➤ Initially 60,000 Koi and 1,000 white fish will cultivate. ➤ After rearing 6 month all fish will be sold. ➤ It will be 2 cycle per year. ➤ Pay back period is estimated 4 years. ➤ Expected date to start the project is March 2015.

PRESENT NOBIN UDYOKTA BUSINESS INFO

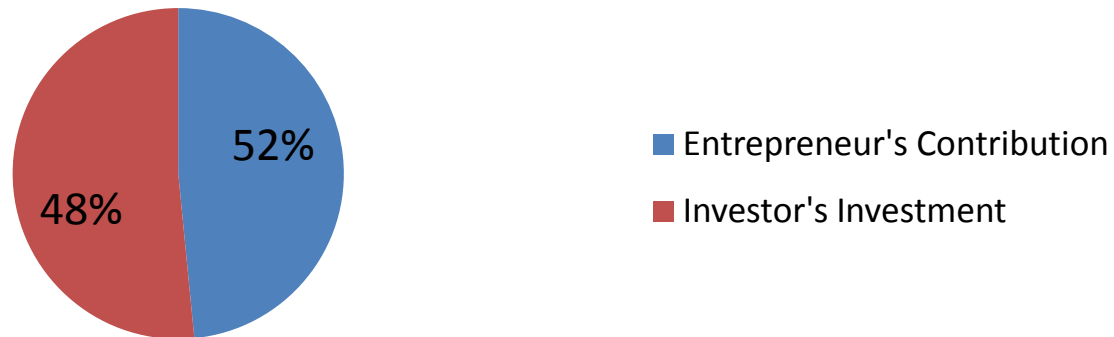
Particulars	Existing Business
	Yearly
Sales (A)	312,000
Cost of Sales (B)	202,800
Gross profit (GP) [C=(A-B)]	109,200
<u>Less: Operating Costs:</u>	
Electricity bill	8,000
Labour	1,000
Transport	3,000
Present salary/Drawing self	48000
Mobile bill	
Other Expenses	1,500
Non Cash Item:	
Depreciation Expenses	
Total Operating Cost (D)	61,500
(C-D) Net Profit:	47,700

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Pond Lease (2 ponds)	72,000	20,000	92,000
Water Motor	20,000	0	20,000
Buy Fish (Koi)	0	72,000	72,000
White Fish	20,000	10,000	30,000
Fish Feed and medicine	0	4,29,391	4,29,391
Electric Fitting	1,500	5,000	6,500
Furniture	2,000	10,000	12,000
Working Capital	12,000	5,000	17,000
Total Capital	1,27,500	5,51,391	6,78,891

Source of Finance

Source	Amount in (BDT)	In %
Entrepreneur's Contribution (NU)	3,28,891	48
Investor's Investment (GK)	3,50,000	52
Total Investment	678,891	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	1 cycle	2 cycle	Yearly 1 & 2	1 cycle	2 cycle	Yearly 1 & 2	1 cycle	2 cycle	Yearly 1 & 2	1 cycle	2 cycle	Yearly 1 & 2
Revenue:												
Estimated Sales (Koi)	680,000	680,000	1,360,000	748,000	748,000	1,496,000	822,800	822,800	1,645,600	905,080	905,080	1,810,160
Other incom (whit fish)	25,333	25,333	50,666	27,866	27,866	55,733	30,653	30,653	61,306	33,718	33,718	67,436
(A) Total Revenue	705,333	705,333	1,410,666	775,866	775,866	1,551,733	853,453	853,453	1,706,906	938,798	938,798	1,877,596
Less: Cost of sales:												
Pond Lease	72,000	-	72,000	79,200	-	79,200	87,120	-	87,120	95,832	-	95,832
Fish Cost	82,000	82,000	164,000	90,200	90,200	180,400	99,220	99,220	198,440	109,142	109,142	218,284
Fish Feed	429,391	429,391	858,782	472,330	472,330	944,660	519,563	519,563	1,039,126	571,519	571,519	1,143,039
(B) Total Cost of Sales	583,391	511,391	1,094,782	641,730	641,730	1,204,260	705,903	618,783	1,324,686	776,493	680,661	1,457,155
Gross profit (GP) [C=(A-B)]	121,942	193,942	315,884	134,136	134,136	347,472	147,550	234,670	382,220	162,305	258,137	420,442
Less: Operatin Costs:												
Electricity bill	8,000	8,000	16,000	8,800	8,800	17,600	9,680	9,680	19,360	10,648	10,648	21,296
Transportation	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100	6,655	6,655	13,310
Stationary	500	500	1,000	550	550	1,100	605	605	1,210	666	666	1,331
Mobile bill	1,200	1,200	2,400	1,320	1,320	2,640	1,452	1,452	2,904	1,597	1,597	3,194
Part time Labour	6,000	6,000	12,000	6,600	6,600	13,200	7,260	7,260	14,520	7,986	7,986	15,972
Proposed salary-self	28,000	28,000	56,000	30,800	30,800	61,600	33,880	33,880	67,760	37,268	37,268	74,536
Other Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840	2,662	2,662	5,324
Depreciation Expenses		-	4,000			4,000		-	4,000	-	-	4,000
Total Operating Cost (D)	50,700	50,700	105,400	55,770	55,770	115,540	61,347	61,347	126,694	67,482	67,482	138,963
(C-D)Net Profit:	71,242	143,242	210,484	78,366	78,366	231,932	86,203	173,323	255,526	94,823	190,655	281,478
Retained Income:			210,484			231,932			255,526			281,478

Notes: 1. Agreed Grace period: 6Months.

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

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3	Year 4
<u>Cash inflow</u>					
Opening Balance		443,391	586,375	700,808	838,834
Capital Infusion by UDYOKTA	328,891				
Capital Infusion by Investor	350,000				
Sales		1,410,666	1,551,733	1,706,906	1,877,596
Total Receipts	678,891	1,854,057	2,138,108	2,407,714	2,716,430
<u>Cash Outflow:</u>					
Cost of goods sold	102,000	1,094,782	1,204,260	1,324,686	1,457,155
Operating expenses	3,000	122,900	133,040	144,194	156,463
Fixed Asset	130,500				
Return to investor (including Transfer fee)		60,000	120,000	120,000	120,000
Total payment	235,500	1,277,682	1,457,300	1,588,880	1,733,618
Closing Balances	443,391	576,375	680,808	818,834	982,812

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Flood in rainy season.
- Food price may be increase.

OPPORTUNITIES

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

THREATS

- Theft.
- Virus, bacterial, fungal.
- Water pollution.

Presented at Executive SB Design Lab on February
28 , 2015 at Grameen Kalyan

Thank you

Pictures

My ponds





Trade License

সিনিয়র অফিসার কার্যালয়

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ অফিস নং ১০ ভাঙ্গাঘাট

ক্রমিক নং ৫৬
লাইসেন্স নং ৫৬
নবায়ন নং

ফর্ম নং ০৮
তারিখ: ২৭/০৩/২০২২

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : 'ইন্ডাস ডিগারিস্'।
মালিকের নাম : শ্রী: সুমন
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উপজেলা : সদর, জেলা : ময়মনসিংহ
ডাকঘর : শুল্ক / বাঘবপুর মাদরাসা

পিতা / স্বামী/ নাম : শ্রী: শ্রী: রাসুল
তার নিকট থেকে : ৩০০/- টাকা কেয়া : ডি.কর. এ.স.স.স.

মাত্র দু'বছর পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।
লাইসেন্সের প্রকার : সাধারণ
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বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

সিনিয়র অফিসার
৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স প্রদানকারীর
তারিখ: ৩ মার্চ

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• পাসে লাইসেন্স, পরিবেশ সনাক্তি।

Thank You