



Grameen Kalyan

Proposed NU Business Name : UPOMA AGRO Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: A K M.Ashraful Alam. Vill: Langol Simul, Post: Kandanea, Upazilla: Fulbaria, District: Mymensingh
Age	: 30 Years
Marital status	: Married.
No. of siblings:	: 2 (Two) brothers and 1 (One) 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"/> Father <input type="checkbox"/> : Most: Alaea Begum. : Late. Abul Bashar. : Branch: Mathbari, Group # 05, Centre # 26, Loan no # 2444/1, Member since: 1992, First loan: Tk. 2,000, Existing loan: 1,30,000, Outstanding: 1,00,000. : Nobin Udyokta (The entrepreneur himself) : No : Yes: (BDT) Tk. 77,000 : Nil : Nil
Education, till to date	: M.S.S. in Sociology.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studying Masters in Sociology.
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 6 years experience in Fish Farming. : His brother gave him advice to operate the business.
Other Own/Family Sources of Income	:	My income from farm & agriculture.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01761- 562634
National ID number	:	6112011484900
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1992. At first she took GB loan BDT= 2,000 (Two 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

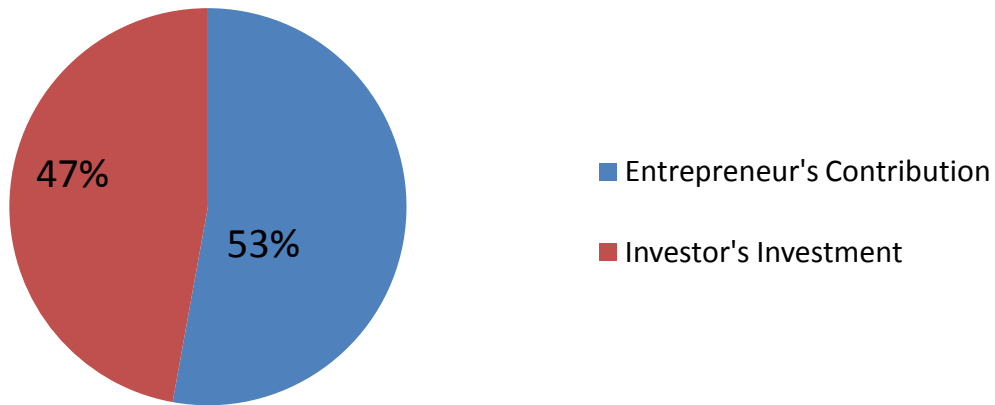
Project's Name	:	UPOMA AGRO Fisheries.
Address/ Location	:	Kandinea. Fulbaria, Mymensingh
Total Investment	:	BDT = 8,48,350
Financing	:	Self financing: BDT= 4,48,350 (Existing Business & Cash) Required Investment: BDT= 4,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 7,000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 4 ponds(1.5 acre) with Pangas and White Fish. ➤ 10,000 Pangas and 6,000 White Fish & 6,000 Singh will purchase. ➤ In every nine moths the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 6,51,900/-. ➤ Selling price of fishes after every cycle BDT= 11,57,500/- ➤ Payback period is estimated 4 years; ➤ Expected date to start the project is Early March, 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Land (Own 2 Pond & Lease 2 Pond)	-	50,000	50,000
Water motor	20,000	-	20,000
Baby Fish (Pangas & Singh)	-	64,450	64,450
White fish	20,000	24,000	44,000
Fish Food	-	651,900	651,900
Electric fitting	3,000	-	3,000
Cash in hand	15,000	-	15,000
Total Capital	58,000	790,350	848,350

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	4,48,350	53
Investor's Contribution (GK)	4,00,000	47
Total Investment	8,48,350	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)		Year 4 (BDT)	
Revenue:	Monthly	Yearly	Monthly	Yearly		Monthly	Yearly	Monthly
Estimated Sales (Pangas)		833,000		916,300	-	1,007,930	-	1,108,723
Singh		68,000		74,800		82,280		90,508
White Fish		256,500		282,150		310,365		341,402
(A) Total Revenue		1,157,500		1,273,250		1,400,575		1,540,633
Less: Cost of sales:								
Fish Cost		108,450		119,295	-	131,225	-	144,347
Fish Feed		651,900		717,090		788,799		867,679
Pond Lease (2)		50,000		55,000		60,500		66,550
(B) Total Cost of Sales		810,350		891,385	-	980,524	-	1,078,576
Gross profit (GP) [C=(A-B)]		347,150		381,865		420,052		462,057
Less: Operatin Costs:								
Electricity bill (9 Month)	2,000	18,000	2,200	19,800	2,420	21,780	2,662	23,958
Transportation	500	4,500	550	4,950	605	5,445	666	5,990
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	5,000	45,000	5,500	49,500	6,050	54,450	6,655	59,895
Ownership Transfer Fee (every 9 month)		20,000	-	20,000	-	20,000	-	20,000
Proposed salary-self	7,000	84,000	7,700	92,400	8,470	101,640	9,317	111,804
Other Expenses	500	4,500	550	4,950	605	5,445	666	5,990
Depreciation Expenses		2,500		2,500		2,500		2,500
Total Operating Cost (D)	15,550	183,450	17,105	199,545	18,816	217,250	20,697	236,724
(C-D)Net Profit:		163,700		182,320		202,802		225,332
Retained Income:		163,700		182,320		202,802		225,330

Notes: 1. Agreed Grace period: 9 Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 9 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3	Year 4
<i>Cash inflow:</i>					
Opening Balance		663,900	752,600	834,920	937,721
Capital Infusion by Udyokta	448,350				
Capital Infusion by Investor	400,000				
Sales		1,157,500	1,273,250	1,400,575	1,540,633
Total Receipts	848,350	1,821,400	2,025,850	2,235,495	2,478,354
<i>Cash Outflow:</i>					
Cost of goods sold	108,450	810,350	891,385	980,524	1,078,576
Operating expenses	3,000	183,450	199,545	217,250	236,724
Fixed Asset	73,000				
Return to investor (including Transfer fee		75,000	100,000	100,000	125,000
Total payment	184,450	1,068,800	1,190,930	1,297,774	1,440,300
Closing Balances	663,900	752,600	834,920	937,721	1,038,054

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

Thank you

Pictures

My pond & me.





Trade License

ইউপি ফর্ম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
বর্ষ নম্বর ২০১৪-২০১৫

পরিশিষ্ট-১৩

ক্রমিক নং: ৬৫

লাইসেন্স

১২নং জেএনইম স্মার্টসী
ইউনিয়ন পরিষদ
সুন্দরগাঁও
উপজেলা
সুন্দরগাঁও
জেলা
তারিখ: ২৫/০১/১৫

বর্ষ নম্বর: ০০১
লাইসেন্স নম্বর: ০৬৪

লাইসেন্সধারীর নাম: উম্মা হুসনা হিম্মতী
পিতা/পতীর নাম: মোঃ ও. হক বেন জাহাঙ্গীর আলম (উজ্জ্বল)
ঠিকানা: নাস্তান সিমুল, গোছিম, সুন্দরগাঁও, সুন্দরগাঁও
লেন্সার নম্বর: ১১১১, ঢাকা
০৫/০৬/১৪ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০/= কক্ষ: (উজ্জ্বল বেন আলম)

লাইসেন্স হতে আর বাসসহ/বৃদ্ধি/বিশেষ চার্জ ২৫০ টাকা বৈধ/১৪০ টাকা চলিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৫/০১/১৫
স্বাক্ষর: [Signature]
তারিখ: ২৫/০১/১৫

Thank You