



Grameen Kalyan

Proposed NU Business Name : Ma- Baba Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md.Nadiruzzam; Vill: Chor-krisnopur, Post: Somvugong, Upazilla: Sadar, District: Mymensingh. |
| Age | : | 26 Years |
| Marital status | : | Married. |
| No. of siblings: | : | 2 (Tow) Brothers & 3 (Three) Sisters. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most. Anwara Begum. |
| (iii) Father's name | : | Md. Abdul Jolil. |
| (iv) GB member's info | : | Branch: Chorneloxia, Group # 07, Centre # Loan no.5123, Member since: 2003, First loan: Tk.3500, Existing loan: 28,000, Outstanding: 23,000. |
| Further Information: | : | My Father paying GB loan installment. |
| (v) Who pays GB loan installment | : | No |
| (vi) Mobile lady | : | Nil |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN,GKFetc. | : | Nil |
| (ix) Others | : | |
| Education, till to date | : | S.S.C |

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 4 years experience in running business . His father helps him to operate the existing business. |
| Other Own/Family Sources of Income | : | Business. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01863082778 |
| Birth Certificate. | : | 6118149957310 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 35,00 (Three thousand Five hundred) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Project's Name | : | Ma-Baba Fisheries. |
| Address/ Location | : | Mojahardi, Tarakandha, Mymensingh. |
| Total Investment | : | BDT = 4,26,750 |
| Financing | : | Self financing: BDT= 2,26,750 (Existing Business & Cash) Required Investment: BDT = 2,00,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Nil. |
| Proposed Salary | : | BDT= 5000 (Five thousand). |
| Proposed Business Implementation Plan | : | (i) The project will start with 3 ponds (total 0.90 acre land). All the ponds are my own. Planning to cultivate 2 different types of fish in each pond in two layer (Koi & White) and two cycle in each year. The estimated pay back period is 3 years. The expected date to start the project is early June 2015. |

Information of Existing Business Operation

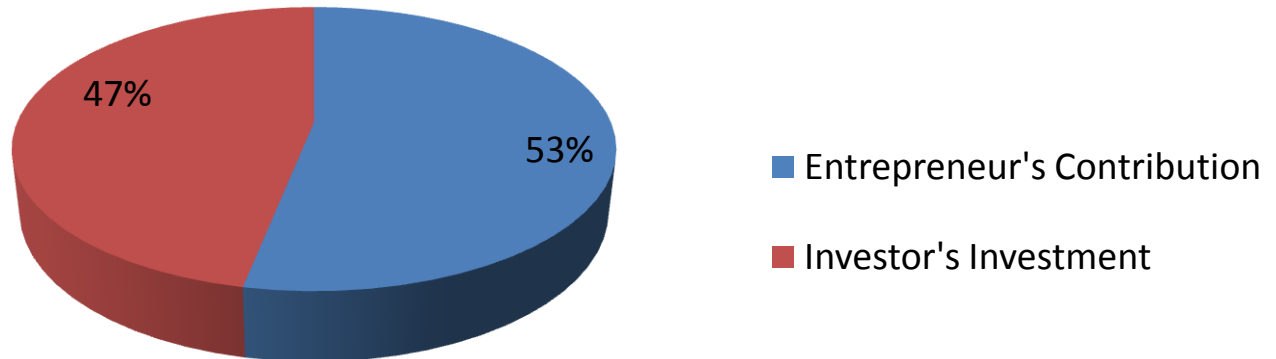
| Particulars | Existing Business |
|--------------------------------------|-------------------|
| | Yearly |
| Sales (A) | 300,000 |
| Cost of Sales (B) | 195,000 |
| Gross profit (GP) [C=(A-B)] | 105,000 |
| <u>Less: Operating Costs:</u> | |
| Electricity bill | 8,000 |
| Labor | 1,000 |
| Transport | 3,000 |
| Present salary/Drawing self | |
| Mobile bill | 500 |
| Other Expenses | 1,500 |
| Non Cash Item: | |
| Depreciation Expenses | |
| Total Operating Cost (D) | 14,000 |
| (C-D) Net Profit: | 91,000 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|---------------------------|------------------------------------|---------------------------|--------------------------|
| Pond Own (3 ponds)Repair | 29,000 | - | 29,000 |
| Water Motor | 6,000 | - | 6,000 |
| Buy Fish Koi (1pic* 1 Tk) | - | 35,000 | 35,000 |
| White Fish | 50,000 | - | 50,000 |
| Fish Feed and medicine | - | 277,750 | 277,750 |
| Electric Fitting | 2,000 | - | 2,000 |
| Furniture | 5,000 | 2,000 | 7,000 |
| Cash in Hand | 15,000 | 5,000 | 20,000 |
| Total Capital | 107,000 | 319,750 | 426,750 |

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 226,750 | 53 |
| Investor's Investment | 200,000 | 47 |
| Total Investment | 426,750 | 100 |



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|----------------|----------------|----------------|----------------|----------------|------------------|----------------|----------------|------------------|
| | 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) | 342,125 | 342,125 | 684,250 | 376,338 | 376,338 | 752,675 | 413,971 | 413,971 | 827,943 |
| Estimated Sales (White Fish) | 152,000 | 152,000 | 304,000 | 167,200 | 167,200 | 334,400 | 183,920 | 183,920 | 367,840 |
| (A) Total Revenue | 494,125 | 494,125 | 988,250 | 543,538 | 543,538 | 1,087,075 | 597,891 | 597,891 | 1,195,783 |
| Less: Cost of sales: | | | | | | | | | |
| Fish Cost | 75,000 | 75,000 | 150,000 | 82,500 | 82,500 | 165,000 | 90,750 | 90,750 | 181,500 |
| Fish Feed | 277,750 | 277,750 | 555,500 | 305,525 | 305,525 | 611,050 | 336,078 | 336,078 | 672,155 |
| (B) Total Cost of Sales | 352,750 | 352,750 | 705,500 | 388,025 | 388,025 | 776,050 | 426,828 | 426,828 | 853,655 |
| Gross profit (GP) [C=(A-B)] | 141,375 | 141,375 | 282,750 | 155,513 | 155,513 | 311,025 | 171,064 | 171,064 | 342,128 |
| Less: Operatin Costs: | | | | | | | | | |
| Electricity bill | 8,000 | 8,000 | 16,000 | 8,800 | 8,800 | 17,600 | 9,680 | 9,680 | 19,360 |
| Transportation | 4,000 | 4,000 | 8,000 | 4,400 | 4,400 | 8,800 | 4,840 | 4,840 | 9,680 |
| Fish Net | 5,000 | - | 5,000 | 5,000 | | 5,000 | 5,000 | | 5,000 |
| Stationary | 500 | 500 | 1,000 | 550 | 550 | 1,100 | 605 | 605 | 1,210 |
| Mobile bill (SMS & Reporting inclusive) | 1,200 | 1,200 | 2,400 | 1,320 | 1,320 | 2,640 | 1,452 | 1,452 | 2,904 |
| Proposed salary-self | 30,000 | 30,000 | 60,000 | 33,000 | 33,000 | 66,000 | 36,300 | 36,300 | 72,600 |
| Other Expenses | 2,000 | 2,000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Depreciation Expenses | | - | 4,000 | | | 4,000 | - | - | 4,000 |
| Total Operating Cost (D) | 50,700 | 45,700 | 100,400 | 55,270 | 50,270 | 109,540 | 60,297 | 55,297 | 119,594 |
| (C-D)Net Profit: | 90,675 | 95,675 | 182,350 | 100,243 | 105,243 | 201,485 | 110,767 | 115,767 | 222,534 |
| Retained Income: | | | 182,350 | | | 201,485 | | | 222,534 |

Notes: 1. Agreed Grace period: 6 Months.

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

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| | Year 1 | Year 2 | Year 3 |
|---|------------------|------------------|------------------|
| Cash inflow | | | |
| Opening Balance | 15,000 | 312,350 | 433,835 |
| Capital Infusion by Investor | 200,000 | | |
| Sales | 988,250 | 1,087,075 | 1,195,783 |
| Total Receipts | 1,203,250 | 1,399,425 | 1,629,618 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 705,500 | 776,050 | 853,655 |
| Operating expenses | 100,400 | 109,540 | 119,594 |
| Fish Net | 15,000 | - | - |
| Return to investor (including Transfer fee) | 70,000 | 80,000 | 90,000 |
| Total payment | 890,900 | 965,590 | 1,063,249 |
| Closing Balances | 312,350 | 433,835 | 566,369 |

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
- Ownership in his own name.

WEAKNESS

- Flood in rainy season.
- Unavailability of quality food;

OPPORTUNITIES

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

THREATS

- Theft;
- Epidemic Disease.
- Virus, bacterial, fungal & water mold infection;
- Water temperature;

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

Thank you

Pictures

My Pond and me









Trade License

ইউনিয়ন নং-১০

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
তাকপুর-বিগা, খান্দা-ভারাকামা, উপজেলা-মুন্সিপুর, জেলা-ময়মনসিংহ।

এই ইউনিয়ন

সিইসি নং 552

তারিখ ১৫/৬/১৪

প্রতিষ্ঠানের নাম মা-চাচা ফিয়ারুজ্জামান

স্বামী/প্রবর্তার নাম মো: নদীদুর্জয় কামান

পিতা/পত্নীর নাম মো: আবদুল জামিল

শ্রেণী/ব্যবসার চক্রবর্ত্ত পুত্র তারিখ মো: ১৫/৬/১৪

ব্যবসার/কৃষির প্রকার মাচা খালন

কোন সড়কের জন্য প্রযোজ্য ০২ - ০৫ - ২০১৪ ই;

কোন তারিখ পর্যন্ত কার্যকর ৩১ - ০৫ - ২০১৫ ই; ইচ্ছাকৃত বা নথি


ব্যবসার/কৃষির আয়ের পরিমাণ ২০০৮

কিস্তি দুই মাস পরে মাসে।

কোন কোন আইন কার্যবিধি ইউনিয়ন পরিষদ এলাকায় মান্য

সংখ্যক

ব্যবসায়ী হিসাবে, তাহার ব্যবসার/কৃষির চক্রবর্ত্তি ব্যৱসায় জন্য অনুমতি ইত্যাদি করা হল


উপজেলা পরিষদ
(সিইসি নং ১০)

Thank You