



Grameen Kalyan

Proposed NU Business Name : Meghla Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hasibur Rajib (Sumon), Vill: Langol Shimul, Post: Kandania Upazilla:Fulbaria, District: Mymensingh.
Age	:	28 Years
Marital status	:	Married.(1 son)
No. of siblings:	:	3 brother's and 2 sister's.
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. Joshna Beghum.
(iii) Father's name	:	Md. Badol Mia.
(iv) GB member's info	:	Branch: Mathbari,Trishal Group # 10, Centre # 26/M, Loan no # 3434,Member since: 2008, First loan: Tk. 10,000,Last loan: 90,000, Outstanding: 70,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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	:	H S C.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
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 this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01718-151786
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 2008. At first she took GB loan BDT=10,000 (ten thousand) and used the money in agricultural purpose. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Meghla Fisheries.
Address/ Location	:	Langol Shimul.Kandania,Fulbaria,Mymensingh.
Total Investment	:	BDT = 8,67,000/-
Financing	:	Self financing: BDT= 6,67,000 (Existing Business & Cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000 (five thousand)
Proposed Salary	:	BDT= 5000 (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 2 ponds (1 acre) with Pangas, Singh and White Fish. ➤ 5,000 Pangas, 10,000 Tilapia & 2,000 Singh ,Rui+Mrigel (500kg) will rear per cycle. ➤ In every nine months all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 4,80,000/-. ➤ Selling price of fishes after every cycle BDT= 10,10000/- ➤ Payback period is estimated 3 years; ➤ Expected date to extension the project as soon as possible, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		700,000
Less: Cost of Sales (B)		520,000
Gross profit (GP)= [C (A-B)]		180,000
<u>Less: Operating Costs:</u>		
Salary-self	5,000	45,000
Transportatoin	500	4,500
Mobile bill	300	2,700
Water bill	500	4,500
Pond lease		60,000
Non Cash Item:		-
Depreciation Expenses		5,000
Total Operating Cost (D)	6,300	121,700
(C-D) Net Profit		58,300
Retained Income:		58,300

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
2 Pond (1 Acre) lease	60,000		-	60,000
Pangas Fish (Pangas 5000*15)	75,000		-	75,000
Tilapia (10000*10)	100,000			100,000
Singh (2000*5)	10,000			10,000
(Rui+mrigel-500kg*120)	60,000			60,000
Fish Food	250,000	30,000	200,000	480,000
Buy Baby fish		50,000		50,000
Medicine	5,000	5,000		10,000
Net		10,000		10,000
Instument	2,000			2,000
Cash in hand	10,000		-	10,000
Total Capital	572,000	95,000	200,000	867,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

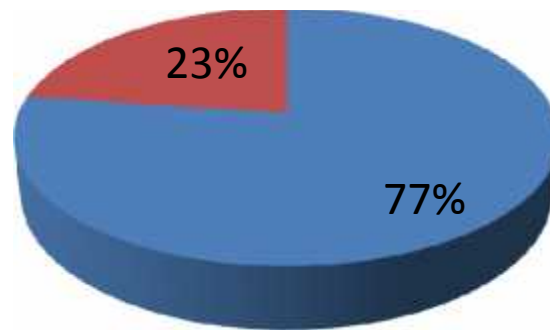
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated sales (Pangas+tilapia)		650,000		715,000	-	786,500
Singh		60,000		66,000		72,600
White Fish		300,000		330,000		363,000
(A) Total Revenue		1,010,000		1,111,000		1,222,100
Less: Cost of sales:						
Fish Cost		295,000		309,750	-	325,238
Fish Feed & Medicine		490,000		539,000		592,900
(B) Total Cost of Sales		785,000		848,750	-	918,138
Gross profit (GP) [C=(A-B)]		225,000		262,250		303,963
Less: Operatin Costs:						
Electricity bill (9 Month)	200	1,800	220	1,980	242	2,178
Transportation	500	4,500	550	4,950	605	5,445
Pond lease		60,000		60,000		60,000
Stationary	50	450	55	495	61	545
Mobile bill (SMS & Reporting inclusive)	300	2,700	330	2,970	363	3,267
Proposed salary-self	5,000	60,000	5,500	66,000	6,050	72,600
Depreciation Expenses		2,000		2,100		2,205
Total Operating Cost (D)	6,050	131,450	6,655	138,495	7,321	146,240
(C-D)Net Profit:		93,550		123,755		157,723
Retained Income:		93,550		123,755		157,723

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	667,000	77
Investor's Investment	200,000	23
Total Investment	867,000	100



- Entrepreneur's Contribution
- Investor's Investment

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	273,550	272,305
Capital Infusion by Udyokta	95,000	-	-
Capital Infusion by Investor	200,000	-	-
Sales	1,010,000	1,111,000	1,222,100
Total Receipts	1,315,000	1,384,550	1,494,405
<u>Cash Outflow:</u>			
Cost of goods sold	785,000	848,750	918,138
Operating expenses	176,450	183,495	191,240
	80,000	80,000	80,000
Return to investor			
Total payment	1,041,450	1,112,245	1,189,377
Closing Balances	273,550	272,305	305,028

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Experience & Skill:4 years;➤ Trade license: own name.	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Flood in rainy season;➤ Shortage of quality food.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ This area is famous for fish farming;➤ Investor's money will be payback in 3 years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Theft;➤ Epidemic Disease;➤ Water Pollution.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Pictures











Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
বর্ষ বছর ২০২৫-২০২৬

ক্রমিক নং
95

লাইসেন্স

২২নং আদর্শ পাছলী ইউনিয়ন পরিষদ
খুলনা জেলা
স্বামনসিংহ জেলা
তারিখ: ০৭/০২/২০২৬

বই নম্বর : ০০০
লাইসেন্স নম্বর : ০২৫

লাইসেন্সধারীর নাম : শ্বেতলা ফিঙ্গারীজ
পিতা/সমীর-নাম : শ্বেতাঃ শ্বেতাঃ হান্নিবুর রাত্তীক
ঠিকানা : মোহন শিমুল, আদর্শ, খুলনা জেলা, স্বামনসিংহ।
পেশার ধরন : স্বপ্ন চাষ।
৩০/০৬/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ২০০/-
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা
তারিখ : ০৭/০১/১৬

কথায় : দুইশত টাকা মাত্র
চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।
০৭/০২/২৬
এচেএসআইএসের সিনিয়র

Thank You