



**Grameen Kalyan**

**Proposed NU Business Name :Ma-Baba Fisheries.**



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

Name and address	:	Md. Mosharof Hosen (Mamun). Vill: Char goramara, Post: Dowakhola, Upazilla : Goripur District: Mymensingh.
Age	:	20 Years
Marital status	:	Unmarried
No. of siblings:	:	2 (two) Brothers & 2 (two) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Rahela Khatun. Md. Abdul Mozid. Branch: Dowakhola, Group # 07, Centre # 72/m Loan no:7502, Member since: 2005, First loan: Tk 6,000, Last loan: TK 15,000 Outstanding: Nil.
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	:	Father. No Nil Nil 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.)	:	Student.
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 3 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713575360
National ID number/ Birth day no.	:	19966112327003610
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh. (FS-Mst. Sharmin Sultana, ID No:2559)

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 6,000 (Six 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***

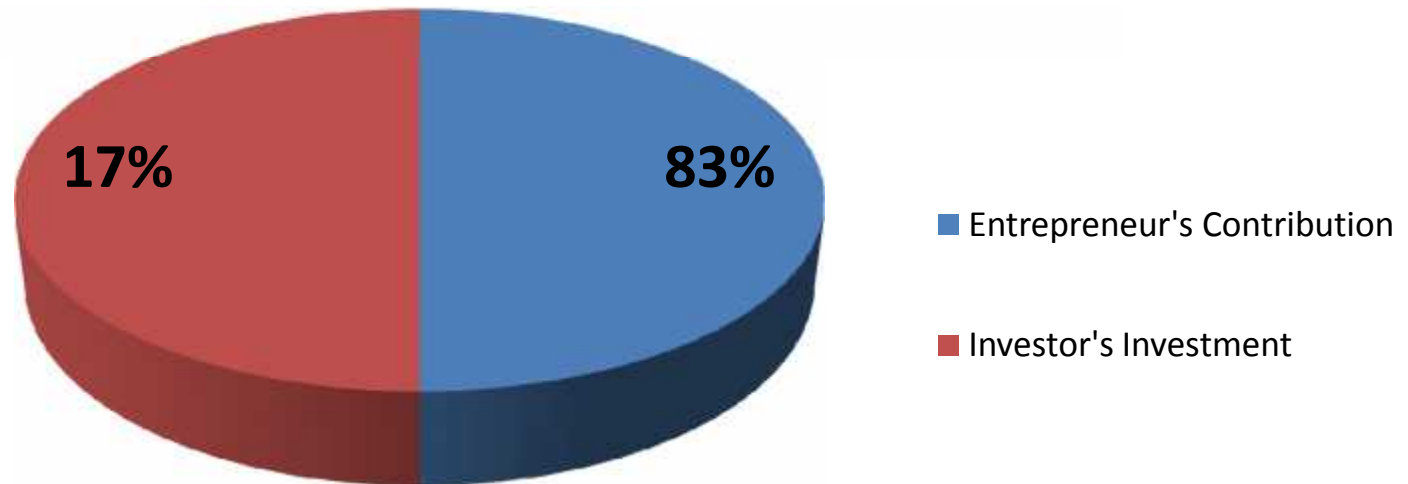
Business Name	:	Ma-Baba Fisheries.
Address/ Location	:	Char goramara, Dowakhola, Goripur, Mymensingh.
Total Investment in BDT	:	<b>BDT: 8,86,890</b>
Financing	:	Self financing: <b>BDT: 7,36,890</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	<b>Nil</b>
Proposed Salary	:	<b>BDT 5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business (fisheries) and the fund need to buy the fish feed.</p> <ul style="list-style-type: none"> <li>➤ Initially 1,00,000 Papda, golsha 2,50,000 and white fish will cultivate.</li> <li>➤ After rearing 6 month all the fish will be sale.</li> <li>➤ It will be 2 cycle per year.</li> <li>➤ Pay back period is estimated 3 years.</li> <li>➤ Expected date to start the project as soon as possible.</li> </ul>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>NU Invest (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Own Pond (4 ponds)				
Water motor	30,000			30,000
Papda fish	220,000			220,000
Golsha fish	100,000			100,000
singh fish	96,000			96,000
Koi fish	3,000			3,000
Telapia fish	19,200			19,200
White fish	75,000			75,000
Fish Feed	80,000	97,690	150,000	327,690
Medicine	6,000			6,000
Cash in hand	10,000			10,000
<b>Total Capital</b>	<b>639,200</b>	<b>97,690</b>	<b>150,000</b>	<b>886,890</b>

# Source of Finance

Source	Amount in ( BDT )	In %
Entrepreneur's Contribution	736,890	83
Investor's Investment	150,000	17
Total Investment	886,890	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
<b>Revenue:</b>									
Estimated Sales (Papda)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Estimated Sales (golsha)	350,000	350,000	700,000	385,000	385,000	770,000	423,500	423,500	847,000
Talapia sale	24,000	24,000	48,000	26,400	26,400	52,800	29,040	29,040	58,080
Estimated Sales (white fish)	120,000	120,000	240,000	132,000	132,000	264,000	145,200	145,200	290,400
<b>(A) Total Revenue</b>	<b>854,000</b>	<b>854,000</b>	<b>1,708,000</b>	<b>939,400</b>	<b>939,400</b>	<b>1,878,800</b>	<b>1,033,340</b>	<b>1,033,340</b>	<b>2,066,680</b>
<b>Less: Cost of sales:</b>									
Fish Cost	333,200	333,200	666,400	366,520	366,520	733,040	403,172	403,172	806,344
Fish Feed	345,440	345,440	690,880	379,984	379,984	759,968	417,982	417,982	835,965
<b>(B) Total Cost of Sales</b>	<b>678,640</b>	<b>678,640</b>	<b>1,357,280</b>	<b>746,504</b>	<b>746,504</b>	<b>1,493,008</b>	<b>821,154</b>	<b>821,154</b>	<b>1,642,309</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>175,360</b>	<b>175,360</b>	<b>350,720</b>	<b>192,896</b>	<b>192,896</b>	<b>385,792</b>	<b>212,186</b>	<b>212,186</b>	<b>424,371</b>
<b>Less: Operatin Costs:</b>									
Electricity bill	15,000	15,000	30,000	16,500	16,500	33,000	18,150	18,150	36,300
Transportation	8,000	8,000	16,000	8,800	8,800	17,600	9,680	9,680	19,360
Stationary	500	500	1,000	550	550	1,100	605	605	1,210
Mobile bill	1,800	1,800	3,600	1,980	1,980	3,960	2,178	2,178	4,356
Part time Labour	6,000	6,000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
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			3,000			3,300			3,630
<b>Total Operating Cost (D)</b>	<b>63,300</b>	<b>63,300</b>	<b>129,600</b>	<b>69,630</b>	<b>69,630</b>	<b>142,560</b>	<b>76,593</b>	<b>76,593</b>	<b>156,816</b>
<b>(C-D)Net Profit:</b>	<b>112,060</b>	<b>112,060</b>	<b>221,120</b>	<b>123,266</b>	<b>123,266</b>	<b>243,232</b>	<b>135,593</b>	<b>135,593</b>	<b>267,555</b>
<b>Retained Income:</b>			<b>221,120</b>			<b>243,232</b>			<b>267,555</b>

**Notes:** 1. Agreed Grace period: 6Months.

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



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

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
Cash inflow			
Opening Balance	10,000	443,391	626,623
Capital Infusion by UDYOKTA	97,690		
Capital Infusion by Investor	150,000		
Sales	1,708,000	1,878,800	2,066,680
<b>Total Receipts</b>	<b>1,955,690</b>	<b>2,322,191</b>	<b>2,693,303</b>
<u>Cash Outflow:</u>			
Cost of goods sold	1,357,280	1,493,008	1,642,309
Operating expenses	129,600	142,560	156,816
Return to investor	60,000	60,000	60,000
Total payment	1,546,880	1,695,568	1,859,125
<b>Closing Balance</b>	<b>408,810</b>	<b>626,623</b>	<b>834,178</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>➤ Employment:</li><li>➤ Self: 1</li><li>➤ Others (beyond family):</li><li>➤ Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>➤ Flood in rainy season.</li><li>➤ Food price may be increase.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>➤ This area is famous for Fish Farming;</li><li>➤ Skill &amp; Experience.</li><li>➤ Local Veterinary Doctors.</li><li>➤ Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>➤ Theft.</li><li>➤ Virus, bacterial, fungal.</li><li>➤ Water pollution.</li></ul>

Presented at 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# Trade License

ইউপি ফরম-১৩  
লাইসেন্স ফি আদায় রেজিস্টার  
অর্থ বছর ২০২৫-২০২৭

পরিশিষ্ট-১৩

লাইসেন্স

০৮নং সেরাঞ্চন ইউনিয়ন পরিষদ  
সেরাঞ্চন  
রায়পুরসিংহ উপজেলা  
জেলা

ইউপি নং: ০১  
লাইসেন্স নং: ১৫

তারিখ: ২৪/০৭/২০২৫

লাইসেন্সধারীর নাম: শ্রী শ্রী জিয়ারীন  
মো: মোহাম্মদ হোসেন মামুন  
পিতা/স্বামীর নাম: শ্রী: মনির  
ঠিকানা: হরহোদাঞ্চন, সেরাঞ্চন, রায়পুরসিংহ  
পেশার ধরন: হরহোদাঞ্চন  
তারিখ পর্যন্ত বৈধ: ৩০/০৬/২০২৭

ফি প্রদানের পরিমাণ টাকা: ২০০৮ কথায়: ( দুহাজার মাত্র মাত্র )  
প্রাপ্ত হতে তার ব্যবসা/কৃষি/পেশা: হরহোদাঞ্চন চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো

তারিখ: ২৪/০৭/২৫

চেয়ারম্যানের দস্তখত  
মোঃ আব্দুল গণিম (সোহাগ মামুন)  
চেয়ারম্যান  
০৮নং সেরাঞ্চন ইউনিয়ন পরিষদ  
সেরাঞ্চন, রায়পুরসিংহ



















# NU With his parents



**Thank You**