





BHAI BHAI FISH FARM

Nabin Uddogta



Brief Bio of Promoter:

- **Name: Lutfor Rahman**
- Academic Qualification : M.A
- Address: Annoipur, Shibaloy, Manikgong
- Mother: GB Borrower
- Education Loan : None



Mother's Information:

- Name: Habia Begum
- Members ID: 1002
- Branch: Annoipur Shibaloy
- Thana: Shibaloy
- District: Manikgong
- Grameen Bank Joining Date: 27-10-1986
- Existing Outstanding Loan: 1,44,100.00

A photograph of a river scene. In the foreground, a wooden boat is partially visible, with several people standing in it. A large, light-colored net is draped across the boat and extends into the water. The background shows a wide river with a line of buoys or markers curving across it. The scene is framed by green foliage in the foreground and background. The text "EXPERIENCE & PRESENT ACTIVITIES:" is overlaid in red, bold, serif font.

**EXPERIENCE
&
PRESENT ACTIVITIES:**

- Present Occupation : Currently runs a Fish Farm
- Experience : 20 Years



Project Summery:

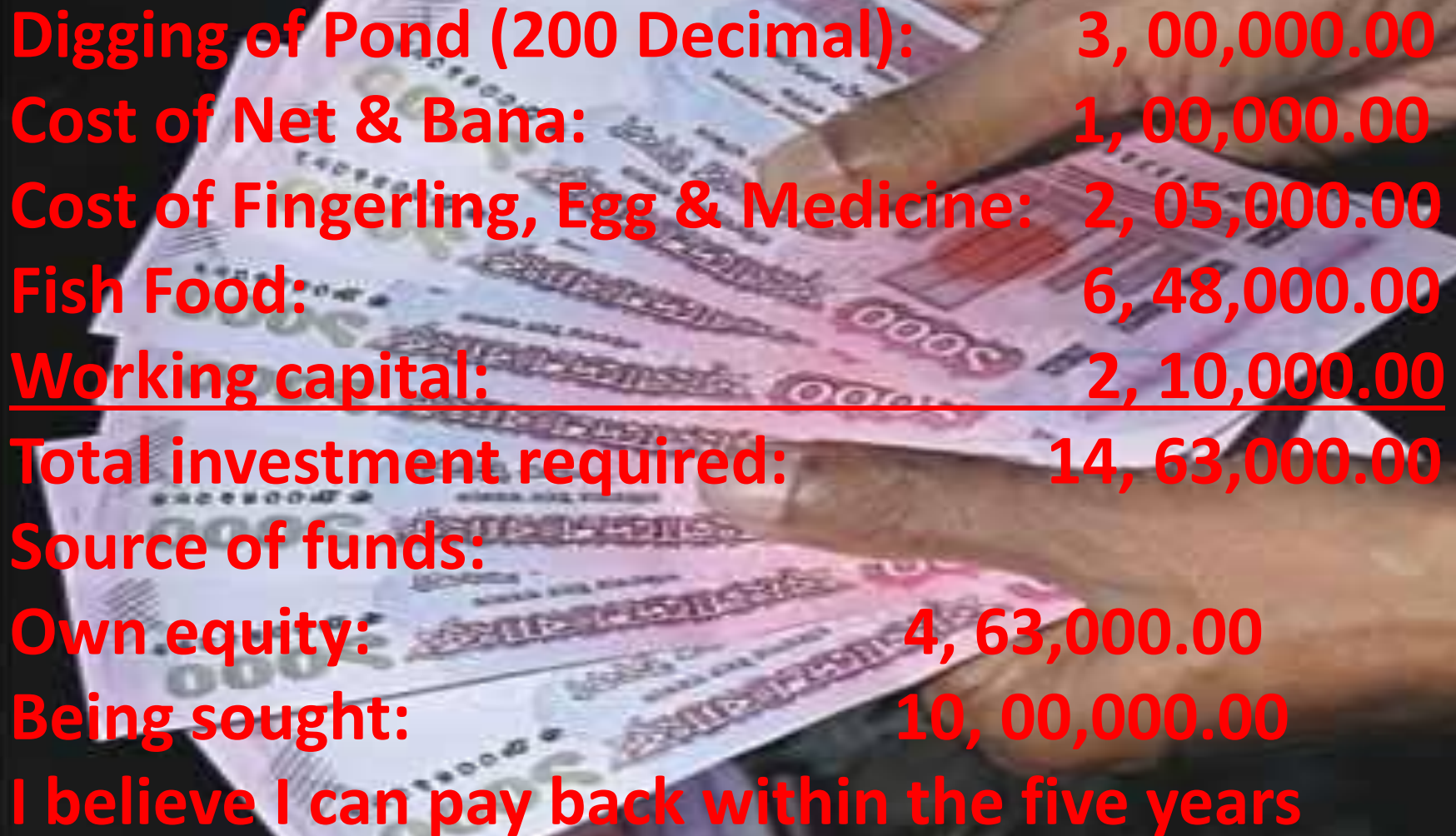
- Currently run a fish farm with five acre pond.
- 250 decimal pond cultivates fish throughout the year.
- 250 decimal pond cultivates fish in the rainy season.
- There is great demand than what's currently produced and therefore I aim to produce more fish per day.
- To reach my production goal, additional 200 decimal ponds is needed. There is a great opportunity to expand the project.
- Three kinds of fish will be cultivated in the pond; in upper portion, Telepia, Katla & Silver Carp; in the middle portion, Rui, Sorputi; in the bottom portion, Bata and Carp fish.
- Each decimal of pond will produce 60 kg fish per day.
- Each year 130 days fish could be sale.
- We have whole selling shop (arot) in Manikgong and retail seller comes to the fish farm directly and buying the fish.
- **I believe I can break even within the first years**

Project Objectives:

- Self-employment for the promoter.
- Create employment for six people.
- Availability of fish all over the Bangladesh.
- Provide protein, calcium, fatty acid & vitamins for the peoples of Bangladesh.
- Improve socio-economic condition of country.



Project Cost:



Digging of Pond (200 Decimal):	3, 00,000.00
Cost of Net & Bana:	1, 00,000.00
Cost of Fingerling, Egg & Medicine:	2, 05,000.00
Fish Food:	6, 48,000.00
Working capital:	2, 10,000.00
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Total investment required:	14, 63,000.00
Source of funds:	
Own equity:	4, 63,000.00
Being sought:	10, 00,000.00
I believe I can pay back within the five years	

Financial Projection (Bd TK):

Particulars	1 st Year	2nd Year	3rd Year	4th Year	5th Year
Revenue					
Sales of fish	15,60,000	15,60,000	16,20,000	16,80,000	17,40,000
Total Revenue	15,60,000	15,60,000	16,20,000	16,80,000	17,40,000
Expenses					
Digging ponds	3,00,000	--	--	--	--
Net & Bana	1,00,000	50,000	50,000	30,000	--
Fingerling, Egg & Medicine	2,05,000	2,25,000	2,50,000	2,70,000	2,80,000
Food	6,48,000	7,20,000	7,50,000	8,00,000	8,50,000
Admin. Expense	2,10,000	2,30,000	2,50,000	2,70,000	3,00,000
Total expense	14,63,000	12,25,000	13,00,000	13,70,000	14,30,000
Net Profit	97,000	3,35,000	3,20,000	3,10,000	3,10,000
Total Payback	50,000	1,50,000	2,00,000	3,00,000	3,00,000

Risk Factor:

- Viral, bacterial, fungal & water mould infection.
- Theft.
- Unavailability of food.
- Natural disaster/flood.
- Form harmful gas in the bottom of pond.



Risk Management :

- Adequate precaution (treatment initiatives) to be taken that is insecticide.
- Two security guards will be employed.
- Adequate amount of food will be stored to avoid food shortage.
- Make high dam around the pond or use net during flood.
- Pulling net to dilute the gas with water.





Thank You