



Grameen Kalyan

Proposed NU Business Name : Arpon Fish Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Arpon Chandra Biswas Vill: BaidGoan, Post: Gapuria, Upazilla : Ishwargonj, District: Mymensingh.
Age	:	24Years
Marital status	:	Single
No. of siblings:	:	2 (two) brothers and 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 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"/> Sreemoti Lokhi Rani Biswas Sree Brindra Chandra Biswas Branch: Charshoaid vakuri, Ishwargonj, Group # 1, Centre # 70/12, Loan no.: 4746, Member since: 1991, First loan: Tk. 6,000, Existing loan: 53,000, Outstanding: 50,000. Father No Nil Nil Nil
Education, till to date	:	Class 8

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Fisheries 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.)	:	3 (Three) years experiences in this business. Started business with BDT 30,000 (Thirty thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01911687740
National ID number	:	19906113140000119
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1991. At first she took GB loan BDT 6,000 (Six thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

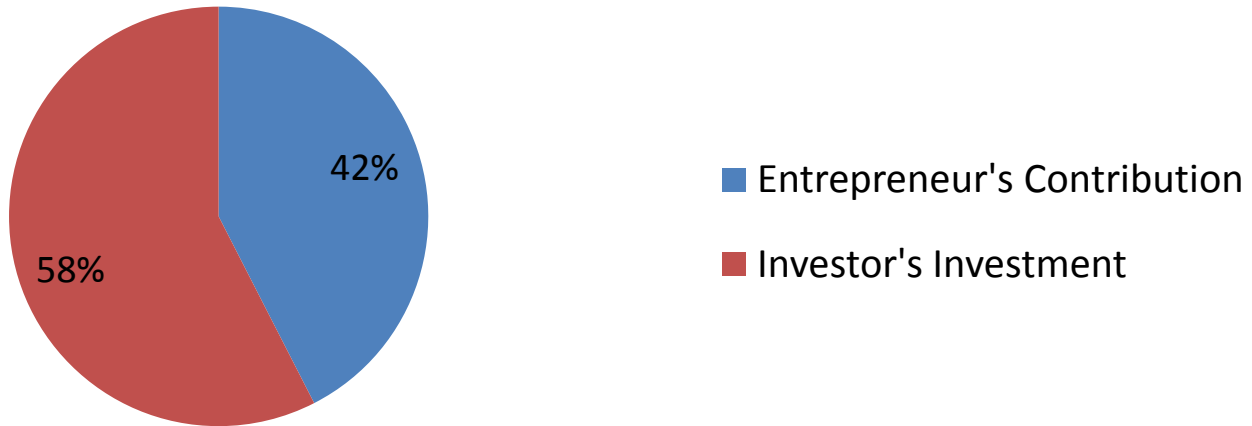
Business Name	:	<i>Arpon Fish Farm</i>
Address/ Location	:	Baid Goan, Mymensingh
Total Investment in BDT	:	BDT 695,000
Financing	:	Self BDT 295,300 (from existing business and cash) Required Investment BDT 400,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	(i) The project will start with 5 ponds (total 1.5 acre land). All the ponds are my own. Planning to cultivate 2 different types of fish in each pond in two layer (Koi & Singh) and two cycle in each year. The estimated pay back period is 3 years. The expected date to start the project is early March 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Land (Own Land)	0	0	0
Water motor	15,000	0	15,000
Baby Fish (Koi & Singh)	27,000	66,500	93,500
Fish Food	70,000	498,800	568,800
Electric fitting	5,000	0	5,000
Cash in hand	13,000	0	13,000
Total Capital	130,000	565,300	695,300

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	295,300	42
Investor's Contribution(GK)	400,000	58
Total Investment	695,300	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales Koi	672,000	672,000	1,344,000	705,600	705,600	1,411,200	740,880	740,880	1,481,760
Sales of Singh fish	309,600	309,600	619,200	325,080	325,080	650,160	341,334	341,334	682,668
(A) Total Revenue	981,600	981,600	1,963,200	1,030,680	1,030,680	2,061,360	1,082,214	1,082,214	2,164,428
Less: Cost of sales			-	-	-	-	-	-	-
Baby fish (koi)	56,000	56,000	112,000	58,800	58,800	117,600	61,740	61,740	123,480
Baby fish (Singh)	37,500	37,500	75,000	39,375	39,375	78,750	41,344	41,344	82,688
Food & medicine for Koi & Singh	568,800	568,800	1,137,600	597,240	597,240	1,194,480	627,102	627,102	1,254,204
(B) Total Cost of Sales	662,300	662,300	1,324,600	695,415	695,415	1,390,830	730,186	730,186	1,460,372
Gross profit (GP) [C=(A-B)]	319,300	319,300	638,600	335,265	335,265	670,530	352,028	352,028	704,057
Less: Operating Costs:			-	-	-	-	-	-	-
Electricity bill	1,800	1,800	3,600	2,000	2,000	4,000	2,200	2,200	4,400
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors	600	600	1,200	630	630	1,260	662	662	1,323
Fish Net	10,000	10,000	20,000	10,500	10,500	21,000	11,025	11,025	22,050
Mobile bill (SMS inclusive)	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Wages	24,000	24,000	48,000	25,200	25,200	50,400	26,460	26,460	52,920
Ownership Transfer Fee (every six month)	10,000	10,000	20,000	10,000	10,000	30,000	15,000	15,000	30,000
Proposed salary-self	36,000	36,000	72,000	36,000	36,000	72,000	36,000	36,000	72,000
Other Expenses	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Non Cash Item:			-	-	-	-	-	-	-
Depreciation Expenses	2,500	2,500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	91,100	91,100	182,200	95,655	95,655	191,310	100,438	100,438	200,876
(C-D)Net Profit:	228,200	228,200	456,400	239,610	239,610	479,220	251,591	251,591	503,181
Retained Income:			456,400			479,220			503,181

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half-Yearly installment including ownership transfer fee after six months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3
<u>Cash inflow</u>				
Opening Balance	0	11,500	337,900	687,120
Capital Infusion by Udyokta	295,300			
Capital Infusion by Investor	400,000			
Sales	0	1,963,200	2,061,360	2,164,428
Total Receipts	695,300	1,974,700	2,399,260	2,851,548
<u>Cash Outflow:</u>				
Cost of goods sold	661,800	1,324,600	1,390,830	1,460,372
Operating expenses	2,000	182,200	191,310	200,876
Fixed Asset	20,000			
Return to investor (including Transfer fee)		130,000	130,000	140,000
Total payment	683,800	1,636,800	1,712,140	1,801,247
Closing Balances	11,500	337,900	687,120	1,050,301

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
Others (beyond family): 1
Future employment: 0
- Skill and experience;
- Own Land;
- Ownership in his own name.

OPPORTUNITIES

- 3 years practice experience;
- This area is famous for fish farming;
- Family business;
- Investor's money will be payback in three years.

WEAKNESS

- Unavailability of quality food;
- Shortage of foods.

THREATS

- Virus, bacterial, fungal & water mold infection;
- Water temperature;
- Theft;
- Water pollution;

Presented at SB Design Lab on February 19, 2015 at
Yunus Centre

Pictures





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ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০১৪-২০১৫

ক্রমিক নং: **63**

লাইসেন্স

০নং ১১৭৮/১৩ ইউনিয়ন পরিষদ
১১৭৮/১৩ উপজেলা
মুন্সিমনসিংহ জেলা
তারিখ: ০২/১০/২০১৪

ই নম্বর: ০৩
লাইসেন্স নম্বর: ২৯

লাইসেন্সধারীর নাম: শ্রী অর্পন রুচি বিখাস
পিতা/পতির নাম: শ্রী বিজয় রুচি বিখাস
ঠিকানা: ডাম ডাইন স্ট্রিট, ডাকঘর: মাহুদিয়া পাড়াখা, উপজেলা: কলকাতা, জেলা: মুন্সিমনসিংহ।
পেশার বরন: মাস খামার ও বিক্রয়
তারিখ পর্যন্ত বৈধ।
ফি প্রদানের পরিমাণ টাকা = ৩০০/- কথায়: (= তিনশত টাকা মাত্র =)
শ্রদ্ধ হয়ে তার ব্যবসা/বৃত্তি/পেশা ডাইন স্ট্রিট মাহুদিয়া চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০২/১০/২০১৪

মুন্সি মাহুদিয়া
চেয়ারম্যানের দপ্তর
মুন্সিমনসিংহ জেলা পরিষদ
মুন্সিমনসিংহ

Thank You