

DESH BANGLA FISH FIRM

বিস্মিল্লাহির রাহমানির রাহিম

Presented by
M. Sharif Hossain

দেশ বাংলা মৎস্য খামার



এখানে অবৈধ ভাবে মাছ ধরা নিষেধ

আদেশক্রমেঃ মোঃ শরীফ হোসেন চৌধুরী

NU Identified and PP Prepared &
Verified by :
Md.Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	M .Sharif Hossain
Age	:	01-01-1994 (21 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers, 3 sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shahida Begum
(iii) Father's name	:	Mr. Choudhury Mia
(iv) GB member's info	:	Branch: Sonapur -Ramgonj, Centre: 35/M ,Group-03
	:	Loanee no-3132
	:	Member since: 30.12.1999, First loan: Tk. 2000
Further Information:	:	Existing loan: Tk. 90,000, Outstanding: Tk. 64260
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
	:	
	:	

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

Present Occupation	:	Fish Farming
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	Father, fish firm (hatchery)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/ Reference	:	GT-Ramgonj Unit,Lakshmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1999 (15 years). At first she took a loan of 2,000 taka from Grameen Bank. She built their own house from the income of GB loan. Her Husband expanded his existing business with GB loan . NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	DESH BANGLA FISH FIRM
Address/ Location	:	Kausalidanga, Sonapur, Ramgonj, Lakshmipur .
Total Investment in BDT	:	7,50,000 taka
Financing	:	Self BDT 500,000 (from existing business) - 67% Required Investment BDT 250,000 (as equity) 33 %
Present salary/drawings from business (estimated)	:	8000
Proposed Salary	:	8000
Proposed Business	:	
(i) % of present gross profit margin	:	40%
(ii) Estimated % of proposed gross profit margin	:	40%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Half yearly	Yearly
Sales (A) Sale Ruhi, carp , karphu, kali baush, Briggate carp, glass carp, shorputi, Telapia, Mrigel, Katla, etc.	750000	1500000
TOTAL SALE : (A)	750000	1500000
Less: Operating Costs		
Prepare pond(use urea, phosphate, calcium etc)	10000	20000
Medicine	20000	40000
child Fish (70000 p.)	200000	400000
Fish feed (6x45000)	270000	540000
Mobile bill (300x6)	1800	3600
Present salary/Drawings- self (8000x6)	48000	96000
Present salary-Employee (1)(9000x6)	54000	108000
Others (fee) (300x6)	1800	3600
Net (2000x5)	10000	20000
Total Operating Cost (D)	650600	1301200
Net Profit (C-D):	99400	198800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items: pond Lease (292 decimal) 210000 Child fish (growing) (70000p) 140000 Fish feed & others (3 months) 150000	5,00,000		
(ii) Proposed stock items grower feed (6 months) 190000 khoel 36000 vushi 8000 urea fertilizer 8000 vitamin 8000		2,50,000	
Total Capital	500000	250000	750000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Half Yearly	Yearly	Half Yearly	Yearly	Half Yearly	Yearly
Estimated Sales (A) : Sale various fish as, Ruhi ,Carp, Karphu, Big head, Katla ,Mrigal,Sorputi, Tellapia, kalibaus, etc.	850000	1700000	900000	1800000	950000	1900000
TOTAL SALE ;	850000	1700000	900000	1800000	950000	1900000
Less: Operating Costs						
Prepare pond	10000	20000	10000	20000	10000	20000
Child fish(85000)	225000	450000	240000	480000	250000	500000
Fish Feed (6x50000)	300000	600000	320000	640000	350000	700000
Medicine & others	25000	50000	25000	50000	25000	50000
Mobile Bill (SMS & Reporting inclusive)(500x6)	3000	6000	3000	6000	3000	6000
Proposed Salary- Self (8000x6)	48000	96000	48000	96000	48000	96000
Proposed Salary- Staff (1)(6x9000)	54000	108000	60000	120000	60000	120000
Others (fee) (500*6)	3000	6000	3000	6000	3000	6000
Net (2000x5)	10000	20000	12000	24000	12000	24000
Total Operating Cost (D)	713000	1426000	756000	1512000	796000	1592000
(Net Profit C-D) :	137000	274000	144000	288000	154000	308000
Payback to GT		100000		100000		100000
Retained Income:		174000		188000		208000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250000		
1.2	Net Profit	274000	288000	308000
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	174000	362000
	Total Cash Inflow	524000	462000	670000
2.0	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	174000	362000	570000

SWOT ANALYSIS

STRENGTH

- Skilled & 5 years experience
- Well known in local areas
- Position & size of ponds are very fine.

WEAKNESS

- Deceases

OPPORTUNITIES

- Ponds are under wapda Barrage .
- Beside Main Road .

THREATS

- Flood
- Theft .
- Opponent in same areas





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For more information
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