

Proposed NU Business Name-

Prakash Fishery



**Presented by
Prakash Chandra Das**

NU Identified and PP Prepared By-
Sonia Sultana (Chandpur Sadar Unit)
Verified by Md.Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Prakash Chandra Das
Age	:	24/03/1986 (29 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 brothers, 01 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sabita Rani Das
(iii) Father's name	:	Monoranjan Das
(iv) GB member's info	:	Branch: Narayonpur Centre # 08/M, Loanee no.1131 Member since- 20-02-2001 First loan: Tk. 4000 Existing loan:40000/- Outstanding: 20000/-
Further Information:		
(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	:	N/A
(ix) Others	:	N/A
Education	:	Class Four

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

Present Occupation	:	Fish Farming
Trade License	:	381/15
Business Experiences and Training Info	:	10 years :
Other Own/Family Sources of Income	:	Brother (service) & Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01854104864
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother took GB loan in 2001. NU's father used this loan for fisheries and agriculture. They purchased some agricultural land and repaired their house. NU's Elder Brother also received education Loan and completed his education . NU's Mother won Raja Bodowa prize from Grameen Bank in 2009 . They improve their financial and social condition using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Prakash Fishery
Address/ Location	:	Narayonpur , Matlab (South)
Total Investment in BDT	:	400000
Financing	:	Self BDT 200000 (from existing business) 50% Required Investment BDT 200,000(as equity) 50%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items			
Pond Lease (2) -----	90000		
Child fish (Approx 84000)-----	40000		
Fish feed	40000		
Medicine , Calcium &Others	30000		
	200000		200000
(ii) Proposed items			
Child Fish	40000		
Grower feed-----	20000		
Khoil-----	10000		
Vushi-----	10000		
Urea fertilizer -----	10000		
Vitamin-----	10000		
For pond lease (1)-	100000		
		200000	200000
Total Capital	200000	200000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Half yearly	Yearly
Sales (A)(Rui, katla, mrigel, telapiya, sorputi, sing mach)	300000	600000
Total sales(A)	300000	600000
Less: Operating Costs		
Electricity bill	1200	2400
Preparing pond(by using urea, phosphate, calcium etc)	15000	30000
Medicine	20000	40000
Child fish(50000)	80000	160000
Labor Cost (Part time)	1200	2400
Fish feed(6x15000)	90000	180000
Mobile bill(300*6)	1800	3600
Present salary/Drawings- self(6*6000)	36000	72000
Others (6*300)	1800	3600
Net and other items	7000	14000
Total Operating Cost (D)	25400	508000
Net Profit (C-D):	46000	92000

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, kalibaush, etc.	600000	1200000	650000	1300000	650000	1300000
<i>Total Sales</i>	600000	1200000	650000	1300000	650000	1300000
Less: Operating Costs						
Electricity bill(6*200)	1200	2400	1200	2400	1200	2400
Preparing pond	30000	60000	30000	60000	30000	60000
Child fish(80000, 90000 pcs)	160000	320000	180000	360000	180000	360000
Fish feed(6*33300)	200000	400000	210000	420000	210000	420000
Medicine	35000	70000	35000	70000	35000	70000
Labor Cost (Part time)	6000	12000	6000	12000	6000	12000
Mobile Bill (SMS & Reporting inclusive)(6*500)	3000	6000	3000	6000	3000	6000
Proposed Salary- Self(6*6000)	36000	72000	36000	72000	36000	72000
Others(6*500)	3000	6000	5000	10000	5000	10000
Net(5*2000)	10000	20000	10000	20000	10000	20000
Total Operating Cost (D)	484200	968400	516200	1032400	516200	1032400
(Net Profit C-D) :	115800	231600	133800	267600	133800	267600
Payback to GT		80000		80000		80000
Retained Income:		151600		187600		187600

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</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	200000		
1.2	Net Profit	231600	267600	267600
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151600	339200
	Total Cash Inflow	431600	419200	606800
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	151600	339200	526800

SWOT ANALYSIS

STRENGTH

Skilled and 10 years experienced.
Well-known in local area.
Position and size of pond

WEAKNESS

No formal training
Lack of fund

OPPORTUNITIES

Would be a big entrepreneur.
Employment opportunities
Expansion of his business

THREATS

Flood.
Theft.
Fish diseases















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Further Information
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