



Grameen Kalyan

Proposed NU Business Name : Janani Fish Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|--|--|
| Name and address | : Md. Habibur Rahman Rony Vill: Batkamara, Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia |
| Age | : 34Years |
| Marital status | : Married |
| No. of siblings: | : 2 (two) brothers & 4 (Four) 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"/> : Most. Romesa Begum : Md. Mijanur Rahman : Branch: Kumarkhali, Group # 05, Centre # 17/M, Loan no.: 1721/1, Member since: 1997, First loan: Tk. 3,000, Last GB loan: 2,40,000, Outstanding: 2,10,000 : Entrepreneur. : 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.) | : | Fish culture 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.) | : | He has no formal training. 3 (Three) years experiences in this business. Started business with BDT 20,000/- |
| Other Own/Family Sources of Income | : | His father is a retired Govt. employee & elder brother income from Lungi business. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01711211472 |
| National ID number | : | 5017186554436 |
| NU Project Source/Reference | : | Grameen Kalyan, Kumarkhali Unit Office. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 3,000 (Three thousand) and used the money in used 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>Janani fish farm</i> |
| Address/ Location | : | Batikamara, Kumarkhali, Kushtia. |
| Total Investment in BDT | : | BDT : 3,22,000/- |
| Financing | : | Self BDT : 1,22,000/- (from existing business) Required Investment BDT : 2,00,000/- (as equity) |
| Present salary/drawings from business (estimates) | : | 3,000/- |
| Proposed Salary | : | BDT 5000/- (Five thousand) |
| Proposed Business Implementation Plan | : | The project will start with 3 ponds. he has one pond (own) & after investment he will two pond. Planning to cultivate varieties white fish in each pond and four cycles in each year. The estimated pay back period is 2 years. The expected date to start the project as soon as possible. |

Existing Business

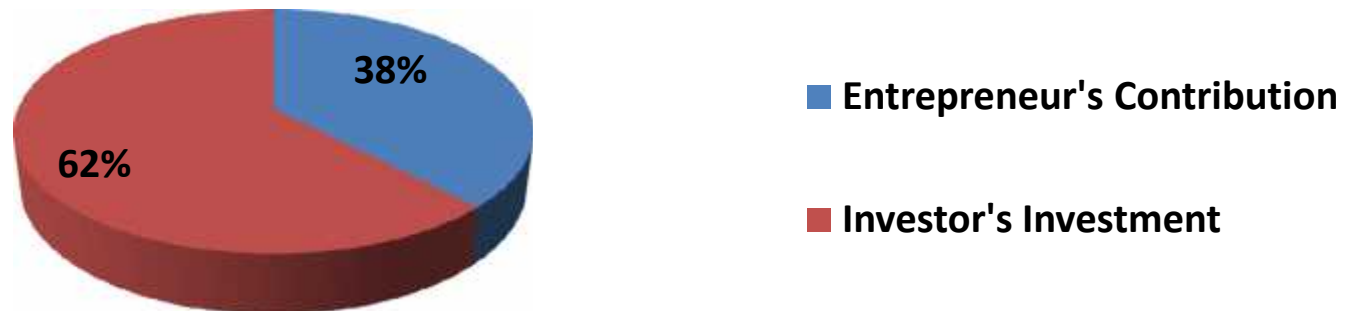
| Particulars | Existing Business |
|--------------------------------------|-------------------|
| | Yearly |
| Sales (A) | 180,000 |
| Cost of Sales (B) | 36,000 |
| Gross profit (GP) [C=(A-B)] | 144,000 |
| <u>Less: Operating Costs:</u> | |
| Labour | 6,000 |
| Transport | 1,000 |
| Fish Feed | 20,000 |
| Present salary/Drawing self | 36000 |
| Mobile bill | 1200 |
| Other Expenses | 2,400 |
| Non Cash Item: | |
| Depreciation Expenses | 1000 |
| Total Operating Cost (D) | 66,600 |
| (C-D) Net Profit: | 77,400 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed Business (BDT) | Total (BDT) |
|--|-------------------------|-------------------------|----------------|
| | (1) | (2) | (1+2) |
| Investments in different categories: | | | |
| Own Pond 01, Land lease (New lease 02 pond 60000 Tk) | 30,000 | 60,000 | 90,000 |
| Baby Fish | 50,000 | 70,000 | 120,000 |
| Fish Food | 30,000 | 60,000 | 90,000 |
| Medicine | 2,000 | 0 | 2,000 |
| Cash in hand | 10,000 | 10,000 | 20,000 |
| Total Capital | 122,000 | 200,000 | 322,000 |

Source of Finance

| Source | Amount in BDT | In % |
|-----------------------------|---------------|------|
| Particulars | | |
| Entrepreneur's Contribution | 122,000 | 38 |
| Investor's Investment | 200,000 | 62 |
| Total Investment | 322,000 | 100 |



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | | | Year 2 (BDT) | | | | |
|------------------------------------|--------------|-----------|-----------|-----------|------------------------------------|--------------|-----------|-----------|-----------|------------------------------------|
| | 1st Cycle | 2nd Cycle | 3rd Cycle | 4th Cycle | Yearly (1st +2nd + 3rd +4th cycle) | 1st Cycle | 2nd Cycle | 3rd Cycle | 4th Cycle | Yearly (1st +2nd + 3rd +4th cycle) |
| Revenue: | | | | | | | | | | |
| Estimated Sales Fish | 100,000 | 100,000 | 100,000 | 100,000 | 400,000 | 110,000 | 110,000 | 110,000 | 110,000 | 440,000 |
| (A) Total Revenue | 100,000 | 100,000 | 100,000 | 100,000 | 400,000 | 110,000 | 110,000 | 110,000 | 110,000 | 440,000 |
| Less: Cost of sales | | | | | | | | | | |
| Baby Fish | 15,000 | 15,000 | 15,000 | 15,000 | 60,000 | 15,750 | 15,750 | 15,750 | 15,750 | 63,000 |
| Food | 15,000 | 15,000 | 15,000 | 15,000 | 60,000 | 15,750 | 15,750 | 15,750 | 15,750 | 63,000 |
| Medicine | 500 | 500 | 500 | 500 | 2,000 | 525 | 525 | 525 | 525 | 2,100 |
| (B) Total Cost of Sales | 30,500 | 30,500 | 30,500 | 30,500 | 122,000 | 32,025 | 32,025 | 32,025 | 32,025 | 128,100 |
| Gross profit (GP) [C=(A-B)] | 69,500 | 69,500 | 69,500 | 69,500 | 278,000 | 77,975 | 77,975 | 77,975 | 77,975 | 311,900 |
| Less: Operating Costs: | | | | | | | | | | |
| Transportation | 2,000 | 2,000 | 2,000 | 2,000 | 8,000 | 2,100 | 2,100 | 2,100 | 2,100 | 8,400 |
| Mobile bill (SMS inclusive) | 600 | 600 | 600 | 600 | 2,400 | 630 | 630 | 630 | 630 | 2,520 |
| Wages | 4,000 | 4,000 | 4,000 | 4,000 | 16,000 | 4,200 | 4,200 | 4,200 | 4,200 | 16,800 |
| Proposed salary-self | 15,000 | 15,000 | 15,000 | 15,000 | 60,000 | 15,000 | 15,000 | 15,000 | 15,000 | 60,000 |
| Other Expenses | 1,250 | 1,250 | 1,250 | 1,250 | 5,000 | 1,313 | 1,313 | 1,313 | 1,313 | 5,250 |
| Non Cash Item: | | | | | | | | | | |
| Depreciation Expenses | 1,000 | 1,000 | 1,000 | 1,000 | 4,000 | 1,050 | 1,050 | 1,050 | 1,050 | 4,200 |
| Total Operating Cost (D) | 23,850 | 23,850 | 23,850 | 23,850 | 95,400 | 24,293 | 24,293 | 24,293 | 24,293 | 97,170 |
| (C-D)Net Profit: | 45,650 | 45,650 | 45,650 | 45,650 | 182,600 | 53,683 | 53,683 | 53,683 | 53,683 | 214,730 |
| Retained Income: | | | | | 182,600 | | | | | 214,730 |

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

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

| | Year 1 | Year 2 |
|------------------------------|----------------|----------------|
| <u>Cash inflow:</u> | | |
| Opening Balance | 10,000 | 272,600 |
| Capital Infusion by Udyokta | 0 | |
| Capital Infusion by Investor | 200,000 | |
| Sales | 400,000 | 440,000 |
| Total Receipts | 610,000 | 712,600 |
| <u>Cash outflow:</u> | | |
| Cost of goods sold | 122,000 | 128,100 |
| Operating expenses | 95,400 | 97,170 |
| Payback to investor | 120,000 | 120,000 |
| Total payment | 337,400 | 345,270 |
| Closing Balances | 272,600 | 367,330 |

SWOT ANALYSIS

| | |
|--|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1Skill and experience;<input type="checkbox"/> Own Land;<input type="checkbox"/> Ownership in his own name. | <p>WEAKNESS</p> <ul style="list-style-type: none">➤ Flood in rainy season.➤ Shortage of quality food. |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> 3 years practice experience;<input type="checkbox"/> This area is famous for fish farming;<input type="checkbox"/> Family business;<input type="checkbox"/> Investor's money will be payback in two years. | <p>THREATS</p> <ul style="list-style-type: none">➤ Virus, bacterial, fungal & water mold infection;➤ Water temperature;➤ Theft;➤ Water pollution. |

Presented at 08th Executive SB Design Lab on 14th
October, 2015 at Grameen Kalyan.

Thank you

Existing Pond











NU and his Father & Mother





NU with his Mother



Thank You

‡bvU

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