



Grameen Kalyan

Proposed NU Business Name : Minar Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sarowar Alam, Vill: Porabari bazar, Post: Ranigonj Upazilla: Trisal, District: Mymensingh.
Age	:	35 Years
Marital status	:	Married.
No. of siblings:	:	4 brothers and 4 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	:	Late. Wazeda Begum Laily.
(iii) Father's name	:	Late. Abul Kalam.
(iv) GB member's info	:	Branch: Mathbari, Group # 05, Centre # 16/M, Loan no # 1925, Member since: 1996, First loan: Tk. 5,000, Last loan: 20,000, Outstanding: All paid
Further Information:	:	
(v) Who pays GB loan installment	:	My father paying GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	B S S.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Medicine 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 but he has 4 years experience in his running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734-303644
National ID number	:	Nil.
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in tailoring business. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Minar Fisheries.
Address/ Location	:	Porabari bazar.Ranigonj,Trisal,Mymensingh.
Total Investment	:	BDT = 8,74,000/-
Financing	:	Self financing: BDT= 6,74,000 (Existing Business & Cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 5000 (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 2 ponds (1 acre) with Pangas, Singh and White Fish. ➤ 10,000 Pangas, 10,000 Telapua & 10,000 Singh ,Rui+Mrigel (200kg) will rear per cycle. ➤ In every nine moths all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 7,00,000/-. ➤ Selling price of fishes after every cycle BDT= 11,00,000/- ➤ Payback period is estimated 3 years; ➤ Expected date to start the project in Early, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		1,000,000
Less: Cost of Sales (B)		800,000
Gross profit (GP)= [C (A-B)]		200,000
<u>Less: Operating Costs:</u>		
Labor 1	3,000	27,000
Transportation	500	4,500
Mobile bill	300	2,700
Water bill	500	4,500
Pond lease		60,000
Non Cash Item:		-
Depreciation Expenses		5,000
Total Operating Cost (D)	4,300	103,700
(C-D) Net Profit		96,300
Retained Income:		96,300

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
2 Pond (1 Acre)	60,000		-	60,000
Baby Fish (Pangas 10000*3)	30,000		-	30,000
Telapua (10000*1.2)	12,000			12,000
Singh (10,000*1)	10,000			10,000
(Rui+mrigel-200kg*100)	20,000			20,000
Fish Food	280,000	220,000	200,000	700,000
Medicine	5,000	5,000		10,000
Net	1,200	8,800		10,000
Instrument	2,000			2,000
Cash in hand	20,000		-	20,000
Total Capital	440,200	233,800	200,000	874,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

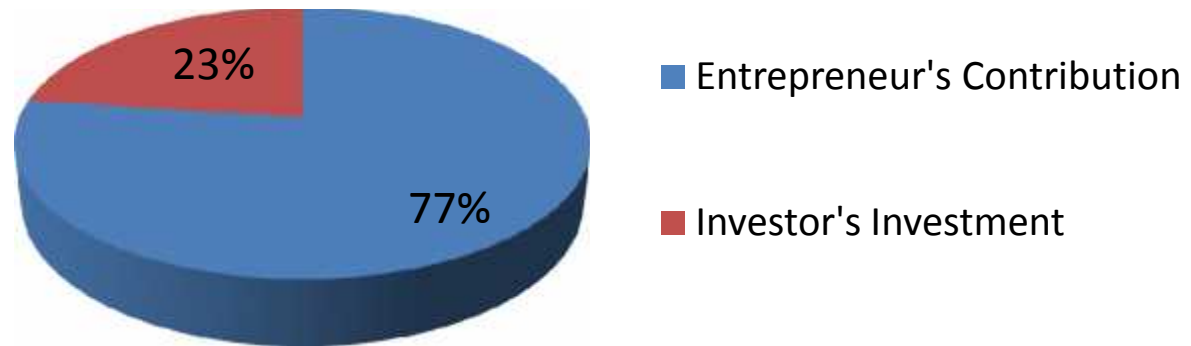
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated sales (Pangas)		850,000		935,000	-	1,028,500
Singh		100,000		110,000		121,000
White Fish		150,000		165,000		181,500
(A) Total Revenue		1,100,000		1,210,000		1,331,000
Less: Cost of sales:						
Fish Cost		72,000		75,600	-	79,380
Fish Feed & Medicine		710,000		781,000		859,100
(B) Total Cost of Sales		782,000		856,600	-	938,480
Gross profit (GP) [C=(A-B)]		318,000		353,400		392,520
Less: Operatin Costs:						
Electricity bill (9 Month)	200	1,800	220	1,980	242	2,178
Transportation	500	4,500	550	4,950	605	5,445
Pond lease		60,000		60,000		60,000
Stationary	50	450	55	495	61	545
Mobile bill (SMS & Reporting inclusive)	500	4,500	550	4,950	605	5,445
Part time Labour	3,000	27,000	3,300	29,700	3,630	32,670
Proposed salary-self	5,000	60,000	5,500	66,000	6,050	72,600
Depreciation Expenses		2,000		2,100		2,205
Total Operating Cost (D)	9,250	160,250	10,175	170,175	11,193	181,088
(C-D)Net Profit:		157,750		183,225		211,433
Retained Income:		157,750		183,225		211,433

Notes: 1. Agreed Grace period: 9 Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 9 month grace period.

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	674,000	77
Investor's Investment	200,000	23
Total Investment	874,000	100



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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	20,000	481,550	584,775
Capital Infusion by Udyokta	183,800	-	-
Capital Infusion by Investor	200,000	-	-
Sales	1,100,000	1,210,000	1,331,000
Total Receipts	1,503,800	1,691,550	1,915,775
<u>Cash Outflow:</u>			
Cost of goods sold	782,000	856,600	938,480
Operating expenses	160,250	170,175	181,088
Return to investor	80,000	80,000	80,000
Total payment	1,022,250	1,106,775	1,199,568
Closing Balances	481,550	584,775	716,208

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1 Others (beyond family): 01➤ Experience & Skill:4 years;➤ Trade license: 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">➤ This area is famous for fish farming;➤ Investor's money will be payback in 3 years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Theft;➤ Epidemic Disease;➤ Water Pollution.

Presented at 12th Ex. SB Design Lab on January 31,
2016 at Grameen Kalyan

Thank you

Pictures

My ponds & me.













Trade License

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১০নং মঠবাড়ী ইউনিয়ন পরিষদ
উপজেলা-মির্জাপুর, জেলা-ময়মনসিংহ।

ক্রমিক ৯৯০

ট্রেড লাইসেন্স তারিখ ১৬/০৩/১৫

এই লাইসেন্স নং: ০১

লাইসেন্স প্রাপ্ত নং: ১০

লাইসেন্স প্রাপ্তির কারণে নং: মোমারি জিরো বিসালিই

সিদ্ধান্তের নং: মো. মাহাবুবুর রহমান

সিদ্ধান্ত: মোমারি জিরো, জিরো, জিরো।

সেবার নং: ১০০

১৬/০৩/১৫ তারিখ পর্যন্ত বৈধ: ১৬/০৩/১৫

সিদ্ধান্তের পরিমাণ: ১০০ (মোট জিরো টানা নং)

এই লাইসেন্স প্রাপ্তির কারণে উপরে উল্লিখিত স্থানের জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ ১৬/০৩/১৫

সিদ্ধান্ত: ১৬/০৩/১৫

১০নং মঠবাড়ী ইউনিয়ন পরিষদ
মির্জাপুর উপজেলা
ময়মনসিংহ জেলা

Thank You