

Grameen Kalyan



Proposed NU Business Name: Ma Mothsho Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mazharul Islam. Vill: Nowaga, Post: Ramgopal pur , Upazilla : gowripur, District: Mymensingh.
Age	: 18 Years
Marital status	: Unmarried.
No. of siblings:	: 2(Two) Brothers & 1 (One) Sister.
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"/> Yes Father <input type="checkbox"/> : Mst. Shahanaj Begum. : Md. Shamsul Haque. : Branch: Ramgopalpur, Group # 04, Centre # 41/M, Loan no.3309, Member since: 2006, First loan: Tk. 5,000, Existing loan: 11,000, Outstanding: Nil. : Father. : 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.)	:	Nil.
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 4 Years experience in this business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01986980633
National ID number/ Birth Registration.	:	19986112372101386.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh (F.S- Mst. Sharmin Sultana, ID.No- 2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in household development. Gradually several times she took GB loan and utilized in agricultural purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

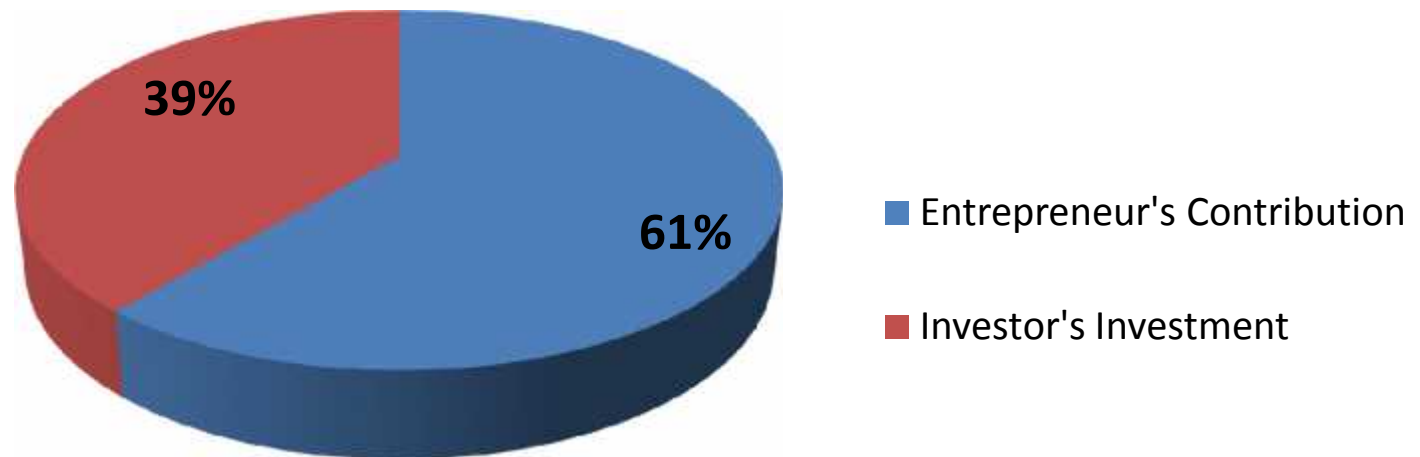
Project's Name	:	Ma Mothsho Fisheries.
Address/ Location	:	Nowaga, Ramgopal pur , gowripur, Mymensingh.
Total Investment	:	BDT = 2,57,400
Financing	:	Self financing: BDT= 1,57,400 Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product. ➤ 80,000 gulsha, pabda fish 20,000 and white fish will cultivate. ➤ After rearing 4 months all fish will be sale. ➤ It will be 2 cycle per year. ➤ Pay back period is estimated 2 years. ➤ Expected date to start the project as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)		Total (BDT) (1+2)
		NU	Investor	
Pond Own(1ponds)				
Water Motor 1	10,000			10,000
Buy Pabda fish		40,000		40,000
Buy gulsha fish		48,000		48,000
Buy White fish		2,500		2,500
Fish Feed and medicine		23,400	100,000	123,400
Electric Fitting	15,000			15,000
Working Capital	18,500			18,500
Total Capital	43,500	113,900	100,000	257,400

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	157,400	61
Investor's Investment	100,000	39
Total Investment	257,400	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1 cycle	2 cycle	Yearly 1 & 2	1 cycle	2 cycle	Yearly 1 & 2
Revenue:						
Estimated Sales (Pabda)	126,000	126,000	252,000	138,600	138,600	277,200
Gulsha	168,000	210,000	378,000	184,800	231,000	415,800
White fish	22,560	22,560	45,120	24,816	24,816	49,632
(A) Total Revenue	316,560	358,560	675,120	348,216	394,416	742,632
Less: Cost of sales:						
Fish Cost (Pabda, gulsha & White)	90,500	90,500	181,000	99,550	99,550	199,100
Fish Feed	123,400	118,400	241,800	135,740	130,240	265,980
(B) Total Cost of Sales	213,900	208,900	422,800	235,290	229,790	465,080
Gross profit (GP) [C=(A-B)]	102,660	149,660	252,320	112,926	164,626	277,552
Less: Operatin Costs:						
Electricity bill	6,000	6,000	12,000	6,600	6,600	13,200
Transportation	5,000	5,000	10,000	5,500	5,500	11,000
Fish Net	6,000		6,000	6,000		6,000
Stationary	500	500	1,000	550	550	1,100
Mobile bill	1,200	1,200	2,400	1,320	1,320	2,640
Part time Labour	4,000	4,000	8,000	4,400	4,400	8,800
Proposed salary-self	24,000	24,000	48,000	26,400	26,400	52,800
Other Expenses	3,000	3,000	6,000	3,300	3,300	6,600
Depreciation Expenses			2,000			2,000
Total Operating Cost (D)	49,700	43,700	95,400	54,070	48,070	104,140
(C-D)Net Profit:	52,960	105,960	156,920	58,856	116,556	173,412
Retained Income:			156,920			173,412

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 6 month grace period.

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

	Year 1	Year 2
Cash inflow		
Opening Balance	18,500	329,320
Capital Infusion by UDYOKTA	113,900	-
Capital Infusion by Investor	100,000	-
Sales	675,120	742,632
Total Receipts	907,520	1,071,952
<u>Cash Outflow:</u>		
Cost of goods sold	422,800	465,080
Operating expenses	95,400	104,140
Return to investor	60,000	60,000
Total payment	578,200	629,220
Closing Balance	329,320	442,732

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- Ownership in his own name.

WEAKNESS

- Flood in rainy season.
- Unavailability of quality food;

OPPORTUNITIES

- This area is famous for Fish Farming;
- 4 years practice experience;
- Investor's money will be payback in two years.
- Local Veterinary Doctors.

THREATS

- Virus, bacterial, fungal & water mold infection;
- Epidemic Disease.
- Water temperature;

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-১৬

ক্রমিক নং: **26**

লাইসেন্স

ইউনিয়ন পরিষদ: শ্রীমতী হুমায়ুন কবীর

উপজেলা: শ্রীমতী হুমায়ুন কবীর

জেলা: শ্রীমতী হুমায়ুন কবীর

তারিখ: ২০/১১/১৫

লাইসেন্স নম্বর: ২৬

লাইসেন্সধারীর নাম: শ্রীমতী হুমায়ুন কবীর

পিতা/স্বামীর নাম: শ্রীমতী হুমায়ুন কবীর

ঠিকানা: শ্রীমতী হুমায়ুন কবীর, পল্লী, শ্রীমতী হুমায়ুন কবীর, (মোড়/কো. ১)

পেশায় ধরন: কৃষিকার্য তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০০ কথায়: (দু হাজার মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২০/১১/১৫

চেয়ারম্যান







NU With his Parents



Thank You