



Grameen Kalyan

Proposed NU Business Name: Manik Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Manik Mia Vill: Kaknikona, Post: khicha , Upazilla : Fulpur, District: Mymensingh
Age	:	32 Years
Marital status	:	Married
Progeny	:	One (1) Son
No. of siblings:	:	Three (3) Brothers & Two (2) 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	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Mst. Komola Khatun</p> <p>Md. Mokbul Hosen</p> <p>Branch: Biskha, Group # 03, Centre # 8/M, Loan no.1946/1, Member since: 1996, First loan: Tk. 3,000, Last loan: 10,000, Outstanding: 6700.</p> <p>NU.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Eight.

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 running business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717318625
National ID number/ Birth Registration.	:	6118122913289.
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unit, Mymensingh. (FS-Md. Azizul Haque, ID No: 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT= 3,000 (three thousand) and used the money in household development. Gradually several times she took GB loan and utilized in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

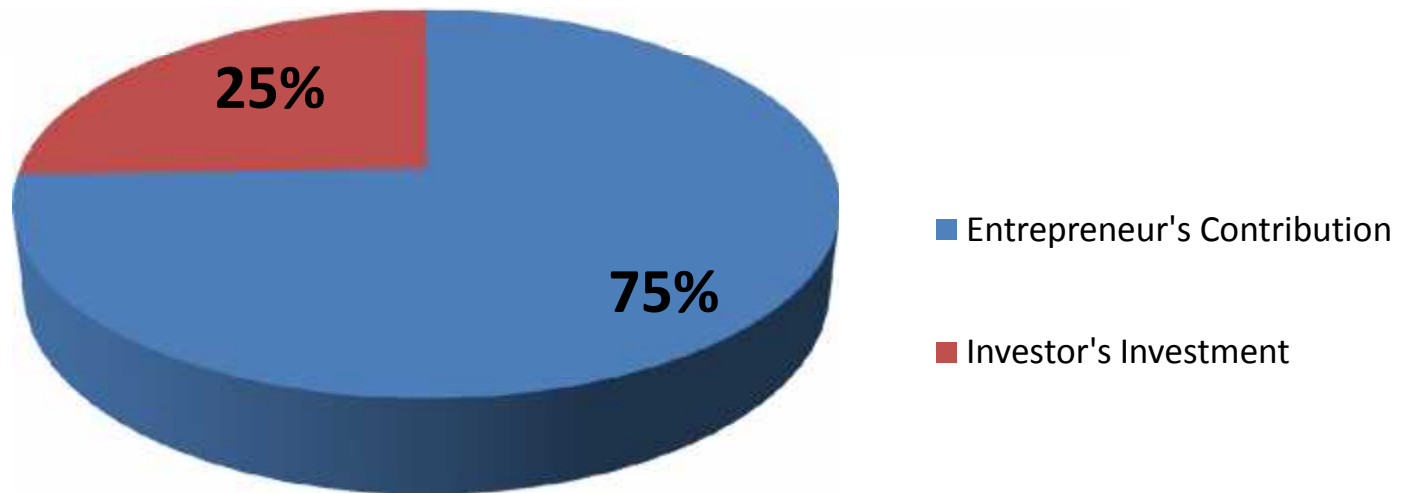
Project's Name	:	Manik Fisheries
Address/ Location	:	Kaknikona, Fulpur, Mymensingh
Total Investment	:	BDT= 3,92,650
Financing	:	Self financing: BDT= 2,92,650 Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 3,000 (Ten thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The This is an on going business so the fund need to increase the volume of existing product. ➤ Initially 30,000 pieces Tilapia & 20,000 pieces white fish will cultivate. ➤ After rearing 4 month all fish will be sale. ➤ It will be 2 cycle per year. ➤ Pay back period is estimated 2 years.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)		Total (BDT) (1+2)
		NU	Investor	
Pond Own (1 pond)				
Water Motor-1	10,000			10,000
Tilapia Fish (30000*1)	30,000			30,000
White Fish (20000*5)	100,000			100,000
Fish Feed and medicine	20,000	117,650	100,000	237,650
Electric Fitting	5,000			5,000
Working Capital	10,000			10,000
Total Capital	175,000	117,650	100,000	392,650

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	292,650	75
Investor's Investment	100,000	25
Total Investment	392,650	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 (Tilapia)	195,000	195,000	390,000	214,500	214,500	429,000
White fish	324,000	324,000	648,000	356,400	356,400	712,800
(A) Total Revenue	519,000	519,000	1,038,000	570,900	570,900	1,141,800
Less: Cost of sales:						
Fish Cost (Tilapia, Pangsh, Magur & White)	130,000	130,000	260,000	143,000	143,000	286,000
Fish Feed	250,000	250,000	500,000	275,000	275,000	550,000
(B) Total Cost of Sales	380,000	380,000	760,000	418,000	418,000	836,000
Gross profit (GP) [C=(A-B)]	139,000	139,000	278,000	152,900	152,900	305,800
Less: Operatin Costs:						
Electricity bill	6,000	6,000	12,000	6,600	6,600	13,200
Transportation	3,000	3,000	6,000	3,300	3,300	6,600
Fish Net	5,000	5,000	10,000	5,500	5,500	11,000
Stationary	300	300	600	330	330	660
Medecine cot	6,000	6,000	12,000	6,600	6,600	13,200
Mobile bill	1,200	1,200	2,400	1,320	1,320	2,640
Proposed salary-self	18,000	18,000	36,000	19,800	19,800	39,600
Other Expenses	3,000	3,000	6,000	3,300	3,300	6,600
Depreciation Expenses		-	5,000			5,000
Total Operating Cost (D)	42,500	42,500	90,000	46,750	46,750	98,500
(C-D)Net Profit:	96,500	96,500	188,000	106,150	106,150	207,300
Retained Income:			188,000			207,300

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	10,000	355,650
Capital Infusion by UDYOKTA	117,650	
Capital Infusion by Investor	100,000	
Sales	1,038,000	1,141,800
Total Receipts	1,265,650	1,497,450
<i>Cash Outflow:</i>		
Cost of goods sold	760,000	836,000
Operating expenses	90,000	98,500
Return to investor	60,000	60,000
Total payment	910,000	994,500
Closing Balance	355,650	502,950

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;
- 6 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 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৬-২০২৭

ক্রমিক নং
83

লাইসেন্স

২০ নং বিদ্যে ইউনিয়ন পরিষদ
আবদুল হান্নান উপজেলা
আবদুল হান্নান জেলা
তারিখ: ২০-০৭-২৬

বই নম্বর: ০০
লাইসেন্স নম্বর: ২০

লাইসেন্সধারীর নাম: মানিক দ্বিজয়ারিজ
পিতা/স্বামীর নাম: প্রোঃ মোঃ মানিক মিয়া
ঠিকানা: কাকনিকোনা
পেশার ধরন: সচিব চাকরি
৩০-০৬-২০২৭ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৪৮ কথায়: (দুইশত চৌত্রিশ টাকা মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ৩০-০৬-২০২৭ ইং পর্যন্ত লিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২০-০৭-২০২৬

চেয়ারম্যানের দস্তখত

My Pond and me













NU With his mother



Thank You