



Grameen Kalyan

Proposed NU Business Name : Fatema Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ibrahim Khalil Ullah, Vill: Ujan Vatipara, Post: Dhanikhola Upazila:Trishal, District: Mymensingh.
Age	:	23 Years
Marital status	:	Married.
Children	:	One son & One daughter.
No. of siblings:	:	1(One) Brother and 3(Three) 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	:	Mst. Rohima Khatun
(iii) Father's name	:	Md. Abdul Malek
(iv) GB member's info	:	Branch: Dhanikhola Trishal, Group # 01, Centre # 73/M, Loan no # 8501,Member since: 2006, First loan: Tk. 5,000,Last loan: 80,000, Outstanding: 45,400
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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	:	Class Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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 8 years experience in this running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01763993548
National ID number	:	19936119428000071
NU Project Source/Reference	:	GK/Trishal Unit/ kakuly Dewan (2722).

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 agricultural purpose. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Fatema Fisheries.
Address/ Location	:	Ujan Vatipara, Dhanikhola, Trishal, Mymensingh.
Total Investment	:	BDT = 5,55,000/-
Financing	:	Self financing: BDT= 4,05,000 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000 (five thousand)
Proposed Salary	:	BDT= 5000 (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 1 ponds (.70 acre) with Pangas ,telapia Rui & Mrigel. ➤ 5,000 Pangas,10kg Tilapia & Rui+Mrigel 20kg) will rear per cycle. ➤ In every nine months all the fishes will be sold and new fishes will purchase; so it will 1 cycle per year. ➤ Feeding cost of one cycle @ BDT= 4,60,000/-. ➤ Selling price of fishes after every cycle BDT= 8,80,000/- ➤ Payback period is 3 years; ➤ Expected date to extension the project as soon as possible in 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		680,000
Less: Cost of Sales (B)		430,000
Gross profit (GP)= [C (A-B)]		250,000
<u>Less: Operating Costs:</u>		
Salary-self	5,000	45,000
Transportatoin	500	4,500
Mobile bill	150	1,350
Electricity bill	250	2,250
Pond lease		35,000
Non Cash Item:		-
Depreciation Expenses		5,000
Total Operating Cost (D)	5,900	93,100
(C-D)Net Profit		156,900
Retained Income:		156,900

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
1 Pond (0.70 Acre- Lease)	35,000		-	35,000
Pangas Fish (Pangas 7000*5)	35,000		-	35,000
Telapia (10 kg*100)	1,000			1,000
(Rui+mrigel-20kg*200)	4,000			4,000
Fish Food	110,000	200,000	150,000	460,000
Medicine	2,000	3,000		5,000
Net		3,000		3,000
Instruments	2,000			2,000
Cash in hand	10,000		-	10,000
Total Capital	199,000	206,000	150,000	555,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

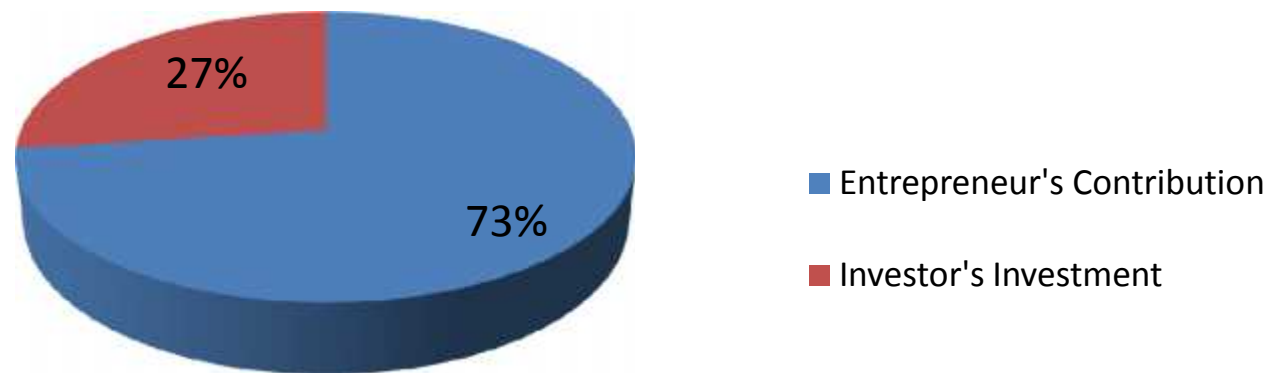
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated sales (7000ps*120)		840,000		924,000	-	1,016,400
Telapia+Rui+Mrigel		40,000		44,000		48,400
(A) Total Revenue		880,000		968,000		1,064,800
Less: Cost of sales:						
Fish Cost		40,000		42,000	-	44,100
Fish Feed & Medicine		465,000		511,500		562,650
(B) Total Cost of Sales		505,000		553,500	-	606,750
Gross profit (GP) [C=(A-B)]		375,000		414,500		458,050
Less:Operatin Costs:						
Electricity bill (9 Month)	250	2,250	275	2,475	303	2,723
Transportation	500	4,500	550	4,950	605	5,445
Pond lease		35,000		35,000		35,000
Stationary		100	-	-	-	-
Mobile bill (SMS & Reporting inclusive)	150	1,350	165	1,485	182	1,634
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)	5,900	105,200	6,490	112,010	7,139	119,606
(C-D)Net Profit:		269,800		302,490		338,444
Retained Income:		269,800		302,490		338,444

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	405,000	73
Investor's Investment	150,000	27
Total Investment	555,000	100



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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	575,800	818,290
Capital Infusion by Udyokta	206,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	880,000	968,000	1,064,800
Total Receipts	1,246,000	1,543,800	1,883,090
<u>Cash Outflow:</u>			
Cost of goods sold	505,000	553,500	606,750
Operating expenses	105,200	112,010	119,606
Return to investor	60,000	60,000	60,000
Total payment	670,200	725,510	786,356
Closing Balance	575,800	818,290	1,096,734

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Experience & Skill:8 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 30th Ex. SB Design Lab on 10th August,
2016 at Grameen Kalyan.

Thank you















NU with his Mother



Thank You