



Grameen Kalyan

Proposed NU Business Name : Rajon Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rajon Ali, Vill: Ujan Vatipara, Post: Dhanikhola Upazila:Trishal, District: Mymensingh.
Age	:	30 Years
Marital status	:	Married.
Children	:	One daughter.
No. of siblings:	:	4(Four) Brothers.
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. Rani Begum
(iii) Father's name	:	Late. Hafejul Islam
(iv) GB member's info	:	Branch: Dhanikhola Trishal, Group # 03, Centre # 73/M, Loan no # 8523,Member since: 2006, First loan: Tk. 4,000,Last loan: 30,000, Outstanding: Nil.
Further Information:	:	
(v) Who pays GB loan installment	:	NU.
(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 Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Fish 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 2 years working experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01759149978
National ID number	:	1986611942803557(By Birth).
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= 4,000 (four 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	:	Rajon Fisheries.
Address/ Location	:	Ujan Vatipara, Dhanikhola, Trishal, Mymensingh.
Total Investment	:	BDT = 4,27,200/-
Financing	:	Self financing: BDT= 3,07,200 (Existing Business) Required Investment: BDT= 1,20,000 (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 (.5 acre) with Pangas, telapia, Rui & Mrigel. ➤ 5,000 Pangas, 20kg Tilapia & Rui+Mrigel 50 kg 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= 3,50,000/-. ➤ Selling price of fishes after every cycle BDT= 6,20,000/- ➤ Payback period to the investor 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)		490,000
Less: Cost of Sales (B)		320,000
Gross profit (GP)= [C (A-B)]		170,000
Less: Operating Costs:		
Salary-self	5,000	45,000
Transportatoin	500	4,500
Mobile bill	150	1,350
Electricity bill	100	900
Pond lease		20,000
Non Cash Item:		-
Depreciation Expenses		5,000
Total Operating Cost (D)		76,750
(C-D)Net Profit		93,250
Retained Income:		93,250

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
2 Pond (0.5 Acre- Lease)	20,000		-	20,000
Pangas Fish (Pangas 5000*5)	25,000		-	25,000
Telapia (20 kg*160)	3,200			3,200
(Rui+mrigel-50kg*150)	9,000			9,000
Fish Food	110,000	120,000	120,000	350,000
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	181,200	126,000	120,000	427,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN

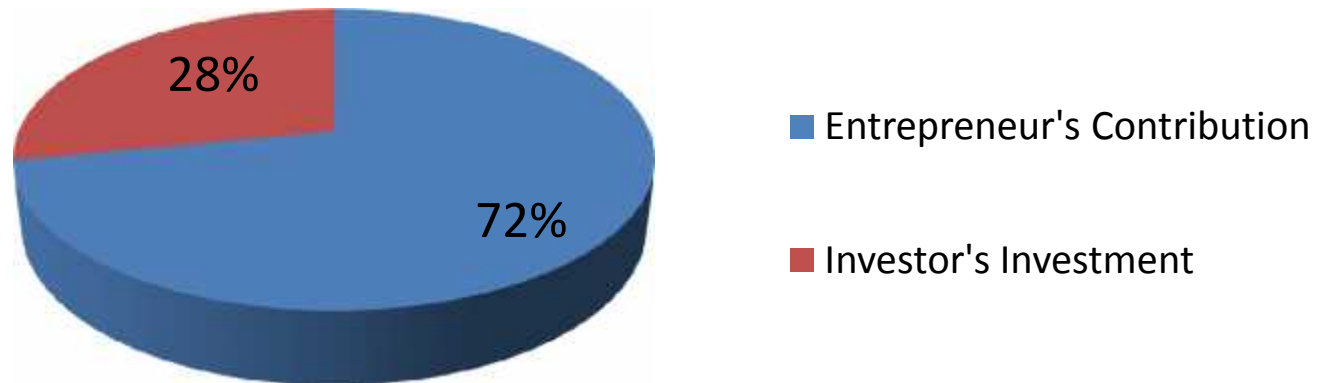
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated sales (5000ps*120)		600,000		660,000	-	726,000
Telapia+Rui+Mrigel		20,000		22,000		24,200
(A) Total Revenue		620,000		682,000		750,200
Less: Cost of sales:						
Fish Cost		37,200		39,060	-	41,013
Fish Feed & Medicine		355,000		390,500		429,550
(B) Total Cost of Sales		392,200		429,560	-	470,563
Gross profit (GP) [C=(A-B)]		227,800		252,440		279,637
Less:Operatin Costs:						
Electricity bill (9 Month)	100	900	110	990	121	1,089
Transportation	500	4,500	550	4,950	605	5,445
Pond lease		20,000		20,000		20,000
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)	5,750	88,850	6,325	95,525	6,958	102,973
(C-D)Net Profit:		138,950		156,915		176,665
Retained Income:		138,950		156,915		176,665

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	307,200	72
Investor's Investment	120,000	28
Total Investment	427,200	100



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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	346,950	455,865
Capital Infusion by Udyokta	126,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	620,000	682,000	750,200
Total Receipts	876,000	1,028,950	1,206,065
<u>Cash Outflow:</u>			
Cost of goods sold	392,200	429,560	470,563
Operating expenses	88,850	95,525	102,973
Return to investor	48,000	48,000	48,000
Total payment	529,050	573,085	621,536
Closing Balance	346,950	455,865	584,530

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Experience & Skill: 2 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