



Grameen Kalyan

Proposed NU Business Name : Delowar Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Delowar Hossain, Vill: Ujan Vatipara, Post: Dhanikhola Upazila:Trishal, District: Mymensingh.
Age	:	27Years
Marital status	:	Unmarried.
No. of siblings:	:	2(Two) Brothers and 3(Three) 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Fatema Begum.</p> <p>Md. Rustom Ali.</p> <p>Branch: Dhanikhola Trishal, Group # 01, Centre # 73/M, Loan no # 8504/1,Member since: 2013, First loan: 10,000,Last loan: 30,000, Outstanding: 21,900</p>
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>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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 06 years working experience in his running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01761537085
National ID number	:	6119428741762
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 2013. At first she took GB loan BDT= 10,000 (ten 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	:	Delowar Fisheries.
Address/ Location	:	Ujan Vatipara, Dhanikhola, Trishal, Mymensingh.
Total Investment	:	BDT = 4,18,140/-
Financing	:	Self financing: BDT= 2,98,140 (Existing Business & Cash) 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 fish. ➤ 5,000 Pangas, 5 kg baby telapia & 13 kg baby Rui+Mrigel fish 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= 6,30,000/- ➤ Payback period is 3 years; ➤ Expected date to extension the project as soon as possible, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A)		500,000
Less: Cost of Sales (B)		320,000
Gross profit (GP)= [C (A-B)]		180,000
<u>Less: Operating Costs:</u>		
Salary-self	5,000	45,000
Transportatoin	500	4,500
Mobile bill	150	1,350
Eletricity bill	200	1,800
Pond lease		20,000
Non Cash Item:		-
Depreciation Expenses		4,000
Total Operating Cost (D)	5,850	76,650
(C-D)Net Profit		103,350
Retained Income:		103,350

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
1 Pond (.5 Acre- Lease)	20,000		-	20,000
Pangas Fish (Pangas 5000*5)	25,000		-	25,000
Telapia (5 kg*160)	800			800
(Rui+mrigel-13kg*180)	2,340			2,340
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	172,140	126,000	120,000	418,140

FINANCIAL PROJECTION OF NU BUSINESS PLAN

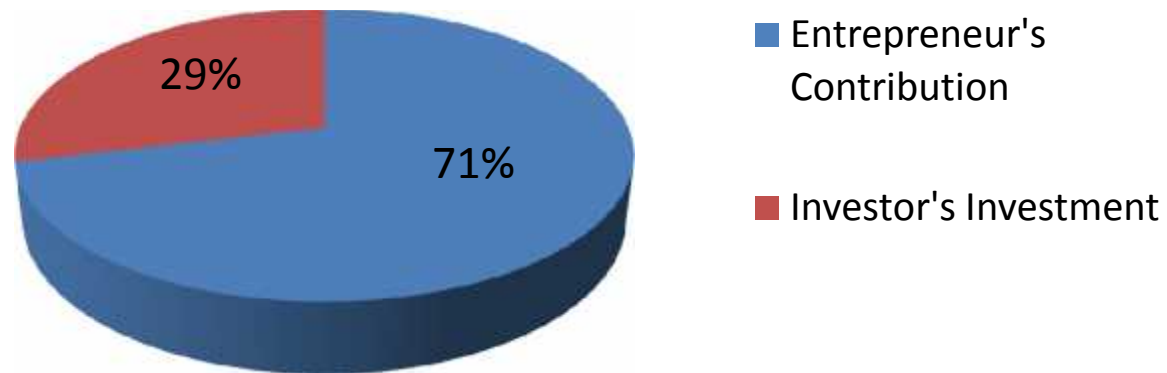
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated sales (5000ps*120)		600,000		660,000	-	726,000
Telapia+Rui+Mrigel		30,000		33,000		36,300
(A) Total Revenue		630,000		693,000		762,300
Less: Cost of sales:						
Fish Cost		28,140		29,547	-	31,024
Fish Feed & Medicine		355,000		390,500		429,550
(B) Total Cost of Sales		383,140		420,047	-	460,574
Gross profit (GP) [C=(A-B)]		246,860		272,953		301,726
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		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)	5,850	89,750	6,435	96,515	7,079	104,062
(C-D)Net Profit:		157,110		176,438		197,664
Retained Income:		157,110		176,438		197,664

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 (NU)	298,140	71
Investor's Investment (GK)	120,000	29
Total Investment	418,140	100



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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	365,110	493,548
Capital Infusion by Udyokta	126,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	630,000	693,000	762,300
Total Receipts	886,000	1,058,110	1,255,848
<u>Cash Outflow:</u>			
Cost of goods sold	383,140	420,047	460,574
Operating expenses	89,750	96,515	104,062
Return to investor	48,000	48,000	48,000
Total payment	520,890	564,562	612,636
Closing Balance	365,110	493,548	643,212

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Experience & Skill:06 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