

GOUTOM FISH FARM



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name | : | GOUTOM CHANDRA ARJO |
| Age | : | 27-02-1994 (20 Years) |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 2 Brothers & 1 Sister |
| Address | : | Vill: Garotto P.O: Kadamtoli P.S: Ghatail Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | Mrs. ANNA RANEE ARJO |
| (iii) Father's name | : | Mr. HARADHON CHANDRA ARJO |
| (iv) GB member's info | : | Branch: Brahmmonshason Centre # 08 (Male), Member ID: 1278/1, Group No: 02 Member since:20-02-2006 (8 Years), First loan: 5,000 taka. |
| Further Information: | | Existing loan: 20,000 Taka Outstanding loan: 15,000 Taka |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No |
| Education, till to date | : | Class Six |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | He has a grocery Shop. |
| Business Experiences and Training Info | : | Three years experience in running business. He has two years training. |
| Other Own/Family Sources of Income | : | Father's Income (Fish Cultivation) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01688-978945 |
| Father Contact No. | : | 01735-882390 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. |

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | GOUTOM FISH FARM |
| Location | : | Own village at Garotto, Tangail |
| Total Investment in BDT | : | 1,61,000 taka |
| Financing | : | Self BDT 61,000 (from existing business) 38% Required Investment BDT 1,00,000 (as equity) 62% |
| Present salary/drawings from business (estimates) | : | 2,500 Taka |
| Proposed Salary | : | 5,000 Taka |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Fish like; Ruhi Fish, Carp, Trout, Karphu, Silver Carp & Shorputi Fish etc.▪Cultivate fish in the two ponds. Another one pond will be added.▪The ponds are under leasing for two years in terms of taka 80,000.▪Leasing amount paid 1st year 40,000 taka & 2nd year 40,000 taka.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪Collect fingerling from his father.▪Sale fish at Elenga Bazar & wholesaler bought fish from the pond.▪Sale of fish after six month consecutively.▪Agreed grace period is 6 months. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Haradhon Chandro Arjo is a member of Grameen Bank since 8 years. At first he was took 5,000 taka loan from Grameen Bank. Haradhon Chandro Arjo consecutively took loan from GB. Utilize loan in fish cultivation. He also made a tin shed house, purchase home decorator furniture & install proper sanitation system. Finally, he is a successful member of Grameen Bank who is improve his livelihood successive.

Existing Business

BDT (TK)

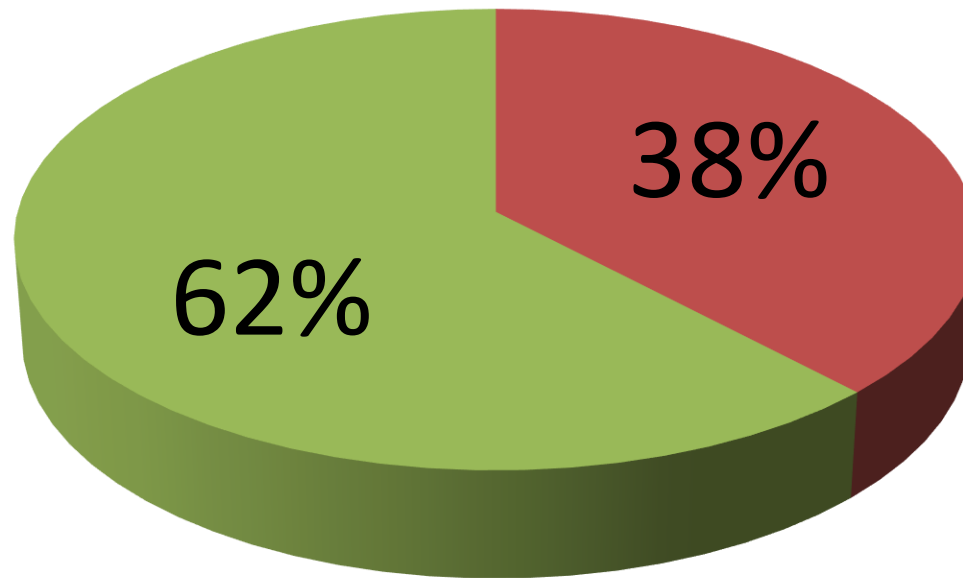
| Particular | Half Yearly | Yearly |
|---|----------------|----------------|
| Revenue (sales) | | |
| Sale Ruhi Fish, Carp, Trout, Karphu, Silver Carp & Shorputi Fish (1600 pcs x 600 gm)/ (1000 = 960kg x 120) | 115,000 | 230,000 |
| Total Sales (A) | 115,000 | 230,000 |
| Less. Operating Expense | | |
| Prepare Pond | 5,000 | 10,000 |
| Fingerling & Medicine | 21,000 | 42,000 |
| Fish Feed | 25,000 | 50,000 |
| Total Operating Expense (B) | 51,000 | 102,000 |
| Contribution Margin (CM) [C=(A-B)] | 64,000 | 768,000 |
| Less. Fixed Expense | | |
| Electricity Bill (200 x 6) | 1,200 | 2,400 |
| Generator (300 x 6) | 1,800 | 3,600 |
| Mobile Bill (300 x 6) | 1,800 | 3,600 |
| Net (2000 x 3) | 6,000 | 12,000 |
| Lease | 20,000 | 40,000 |
| Salary (self) (2500 x 6) | 15,000 | 30,000 |
| Total fixed Cost (D) | 45,800 | 91,600 |
| Net Profit (E) [C-D] | 18,200 | 36,400 |

INVESTMENT BREAKDOWN

| Particulars | Existing | Proposed | Proposed Total |
|--------------------|-----------------|-----------------|-----------------------|
| Pond Lease | 20,000 | - | 20,000 |
| Fingerling | 21,000 | 36,000 | 57,000 |
| Fish Feed | 20,000 | 54,000 | 74,000 |
| Pond Prepare | - | 10,000 | 10,000 |
| Total | 61,000 | 1,00,000 | 1,67,000 |

Source of Finance

- Entrepreneur's Contribution 61,000
- Investor's Investment 100,000
- Total 161,000



Financial Projection

BDT (TK)

| Particular | Half Yearly | 1st Year | 2nd Year(+5%) |
|---|----------------|----------------|----------------|
| Revenue (sales) | | | |
| Sale Ruhi Fish, Carp, Trout, Karphu, Silver Carp & Shorputi Fish (3,000 pcs x 750gm)/ (1000 = 2,250 kg x 120) | 270,000 | 540,000 | 567,000 |
| Total Sales (A) | 270,000 | 540,000 | 567,000 |
| Less. Operating Expense | | | |
| Prepare Pond | 10,000 | 10,000 | 10,500 |
| Fingerling & Medicine | 36,000 | 72,000 | 75,600 |
| Fish Feed | 60,000 | 120,000 | 126,000 |
| Total variable Expense (B) | 106,000 | 202,000 | 212,100 |
| Contribution Margin (CM) [C=(A-B)] | 164,000 | 338,000 | 354,900 |
| Less. Fixed Expense | | | |
| Electricity Bill (400 x 6) | 2,400 | 4,800 | 5,040 |
| Generator (500 x 6) | 3,000 | 6,000 | 6,300 |
| Mobile Bill & SMS Monitoring (500 x 6) | 3,000 | 6,000 | 6,300 |
| Net (3000 x 6) | 18,000 | 36,000 | 37,800 |
| Salary (staff) (3,000 x 6) | 18,000 | 36,000 | 37,800 |
| Salary (self) (5,000 x 6) | 30,000 | 60,000 | 63,000 |
| Lease | 20,000 | 40,000 | 40,000 |
| Total Fixed Cost | 94,400 | 188,800 | 196,240 |
| Net Profit (E) [C-D] | 69,600 | 149,200 | 158,660 |
| Investment Payback | | 60,000 | 60,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 149,200 | 158,660 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 89,200 |
| | Total Cash Inflow | 249,200 | 247,860 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 89,200 | 187,860 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 Years
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Location of Pond;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











FAMILY PICTURE

