

Proposed NU Business Name : Shovo Fish Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Shovo Barmon Vill: Chachra (Barman para), Union: Chachra, Post: Chachra, Upazila: Sadar Jessore, District: Jessore
Age	:	22 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 (two) Brothers and 1(one) Sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Adhuri Barmon
(iii) Father's name	:	Megnath Barmon
(iv) GB member's info	:	Branch: Chachra, Jessore. Centre # 73 /mo, Loan no: 9193. Member since: August 13, 2008, First loan: Tk. 10,000 Existing loan: 20,000, Outstanding: 10,500.
Further Information:	:	
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc.	:	No
(ix) Others	:	No
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., pursuing 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.)	:	5 (five) years experience in this business, started the business with BDT 30,000 (Thirty thousand). He has on hand training.
Other Own/Family Sources of Income	:	Father's Income from Fish Farming.
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01737715854
NU's national ID number	:	19924114723000156
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Adhuri Barman is a GB member since August 13, 2008, at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband and son in fisheries business.
- Finally GB loan helped her to improve economic condition and livelihood

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shovo Fish Farm
Address/ Location	:	Chachra (Barmon Para), Jessore
Business Category	:	Livestock
Total Investment in BDT	:	BDT 380,000
Financing	:	Self BDT 180,000 (from existing business) Required Investment BDT 200,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 1,000 (One thousand)
Proposed Salary	:	BDT 2,000 (Two thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin		(i) On an average 17%
(ii) Estimated % of proposed gross profit margin		(ii) On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

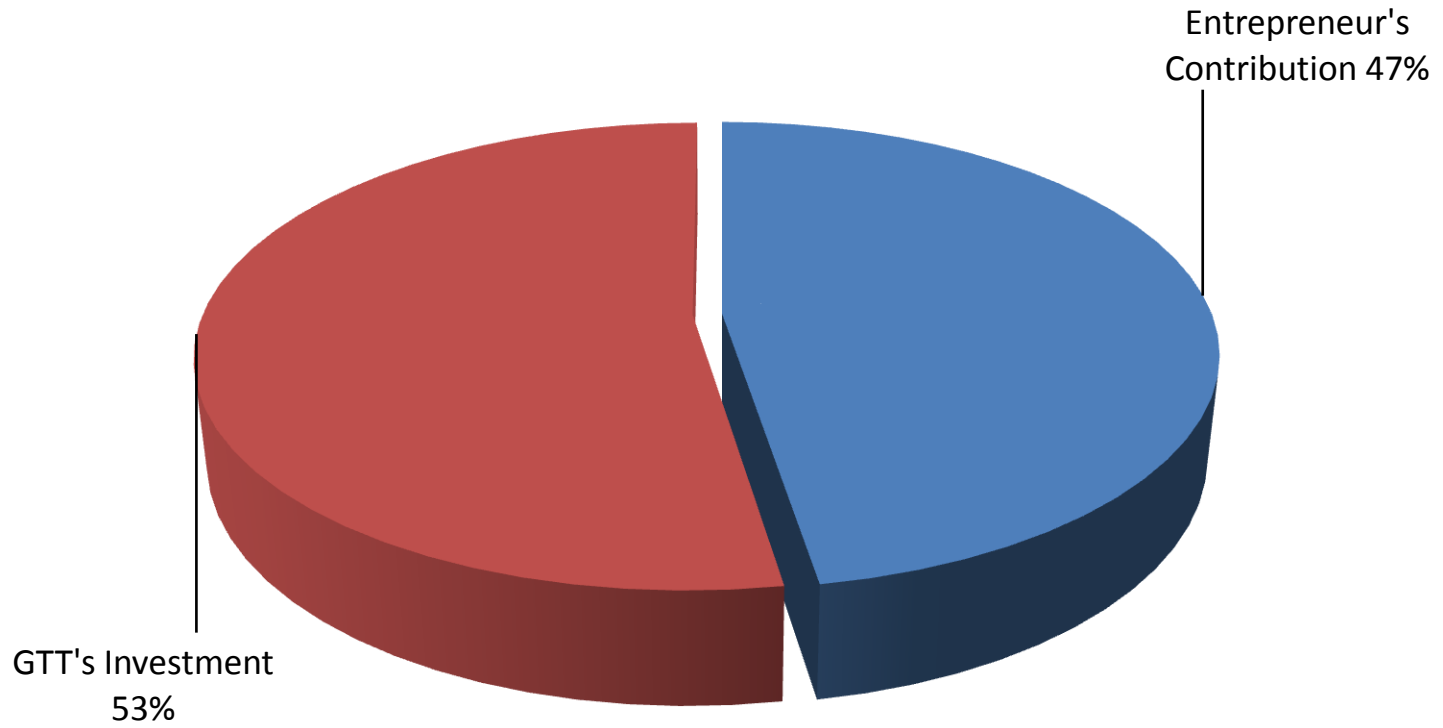
Particulars	Existing Business (BDT)	
	Quarterly	Yearly
Sales of fish (A)	840,000	2,520,000
Less: Cost of fish	75,000	225,000
Food cost	620,000	1,860,000
Total cost of sales/food (B)	695,000	2,085,000
Gross profit (GP) [C=(A-B)]	145,000	435,000
Less: Operating Costs:		
Transportation	8,000	24,000
Night guard	6,000	18,000
Medicine	10,000	30,000
Pond preparing & water change	10,000	30,000
Mobile bill	1,500	6,000
Present salary-self	3,000	12,000
Labour cost (part time)	10,000	30,000
Other Expenses (stationary & entertainment etc.)	3,000	12,000
Non Cash Item:		
Depreciation Expenses	2,100	8,400
Total Operating Cost (D)	53,600	170,400
(C-D)Net Profit:	91,400	264,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business BDT	Proposed BDT	Total BDT
Investment in Climbing Fish	120,000	-	120,000
Fish Feed	4,000	190,000	194,000
Shallow Machine-1 & installation, Fish keeping Pot	29,000	-	29,000
Fishing Net-10	22,000	-	22,000
Fixtures & Fittings (House of tin-1, Patrol, Chair)	5,000	-	5,000
Medicine	-	10,000	10,000
Total Capital	180,000	200,000	380,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 180,000
- GTT's Investment BDT 200,000
- Total Investment BDT 380,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Quarterly	Yearly	Quarterly	Yearly	Quarterly	Yearly
Estimated Sales of fish (A)	924,000	2,772,000	970,200	2,910,600	1,018,710	3,056,130
Less: Cost of fish	80,000	240,000	85,000	255,000	90,000	270,000
Food cost	660,000	1,980,000	690,000	2,070,000	720,000	2,160,000
Total cost of sales/food (B)	740,000	2,220,000	775,000	2,325,000	810,000	2,430,000
Gross profit (GP) [C=(A-B)]	184,000	552,000	195,200	585,600	208,710	626,130
Less: Operating Costs:						
Transportation	12,000	36,000	13,000	39,000	14,000	42,000
Night guard	6,500	19,500	7,000	21,000	7,500	22,500
Medicine	11,000	33,000	11,500	34,500	12,000	36,000
Pond preparing & water change	11,000	33,000	11,500	34,500	12,000	36,000
Mobile bill (including SMS & Reporting)	1,800	7,200	1,900	7,600	2,000	8,000
Ownership Transfer Fee	2,000	8,000	4,000	16,000	4,000	16,000
Proposed salary-self	6,000	24,000	9,000	36,000	12,000	48,000
Labour cost (part time)	11,000	33,000	11,600	34,800	12,200	36,600
Other Expenses (stationary & entertainment etc.)	3,500	14,000	3,600	14,400	3,700	14,800
Non Cash Item:						
Depreciation Expenses	2,100	8,400	2,100	8,400	2,100	8,400
Total Operating Cost (D)	66,900	216,100	75,200	246,200	81,500	268,300
(C-D)Net Profit:	117,100	335,900	120,000	339,400	127,210	357,830
Retained Income:		335,900		675,300		1,033,130

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	335,900	355,400	373,830
1.3	Depreciation Expenses (Non Cash Item)	8,400	8,400	8,400
1.4	Opening Balance of Cash Surplus	-	306,300	574,100
	Total Cash Inflow	544,300	670,100	956,330
2.0	Cash Outflow			
2.1	Purchase of products	190,000		
2.2	Investment Payback including ownership transfer fee	48,000	96,000	96,000
	Total Cash Outflow	238,000	96,000	96,000
3.0	Net Cash Surplus	306,300	574,100	860,330

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 01
Others (beyond family): 03 (part time)
Future employment: 0
- Trade License in his own name;
- 5 (five) Years experience.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Fixed customers;
- The Capital of the entrepreneur will be BDT 1213,120 after 3 years excluding payback of investor's money.

THREATS

- Local competitors;
- Epidemic.

Presented at 5th In-house Executive Social Business Design Lab
on May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







1253

১০নং চাঁচড়া ইউনিয়ন পরিষদ

উপজেলা : সদর, জেলা : যশোর।

ট্রেড লাইসেন্স

ইউ, পি, ফরম নং - ৭ (১২/১ নিয়ম অনুযায়ী)

লাইসেন্স নং- ০২৫৬

বহির নং- ০৬

তারিখ.....

ব্যবসা প্রতিষ্ঠানের নাম..... শ্রী শ্রী মাংস খামার

লাইসেন্স ধারীর নাম..... শ্রী বর্মান

পিতা/স্বামীর নাম..... মেঘনাথ বর্মান

ঠিকানা..... গ্রাম-সোণ-চাঁচড়া জেলা-যশোর

ব্যবসায়ের স্থান..... চাঁচড়া বর্মান পাড়া যশোর

যেহেতু তিনি ৩০০৮ টাকা..... পরমা.....

(কথায় লিখুন..... তিন শত টাকা মাত্র)

অত্র পরিষদকে প্রদান করিয়াছেন। সে কারণ তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে যে তিনি

৩০শে ফেব্রুয়ারি ২০১৩

তারিখে যে অর্থ বৎসর শেষ হইবে

তদাবদি তাহার..... মাংস ব্যবসা অত্র ইউনিয়ন

এলাকার পরিচালনা করতে পারবেন।


সচিবের স্বাক্ষর



চেয়ারম্যানের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



৩৩২

নাম: শুভ বর্মন
Name: SHOVO BARMON
পিতা: মেঘনাত বর্মন
মাতা: আবুরী বর্মন
Date of Birth: 17 Oct 1992
ID NO: 19924114723000156

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনোও পাত্রব্য পেনে নিকটস্থ পোশ্ট অফিসে জমা দেবার জন্য অনুমোদিত করা হলো।

ঠিকানা: গ্রাম/রাস্তা: হাঁচড়া, হাঁচড়া, ডাকঘর: হাঁচড়া - ৭৪০০, মণোর সনদ, মণোর

রক্তের গ্রুপ / Blood Group: O+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১০





Thank You