



Grameen Kalyan

Proposed NU Business Name : Zia Fisheries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Ziaru Rahman; Vill: Dottopara, Post: Iswargong, Upazilla: Iswargong, , District: Mymensingh.
Age	: 29 Years.
Marital status	: Single.
No. of siblings:	: 3 (Three) Brothers & 1 (One) Sister.
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	: Most. Majida Akhter.
(iii) Father's name	: Late. Dosto Muhammad Mondul.
(iv) GB member's info	: Branch: Iswargonj, Group # 05, Centre # Dottopara, Loan no.3150, Member since: 2006, First loan: Tk.4000, Existing loan: 50,000, 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,GKFetc.	: Nil
(ix) Others	: Nil
Education, till to date	: Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture work
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 3 years experience in running business .
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01924634309 / 01703358824
National ID	:	6123103452681.
NU Project Source/Reference	:	GK

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 household development. Gradually several times she took GB loan and utilized it in his business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Zia Fisheries.
Address/ Location	:	Dottopara, Iswargong, Mymensingh.
Total Investment	:	BDT = 4,69,000
Financing	:	Self financing: BDT= 2,19,000 (Existing Business & Cash) Required Investment: BDT = 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000
Proposed Salary	:	BDT= 5000 (Five thousand).
Proposed Business Implementation Plan	:	<p>(i) The project will start with 5 ponds (total 1 acre land). All the ponds are own. Planning to cultivate 2 different types of fish in each pond (Koi & Singh) and two cycle in each year.</p> <p>(ii) The estimated pay back period is 3 years.</p> <p>(iii) The expected date to start the project in August, 2015.</p>

Information of Existing Business Operation

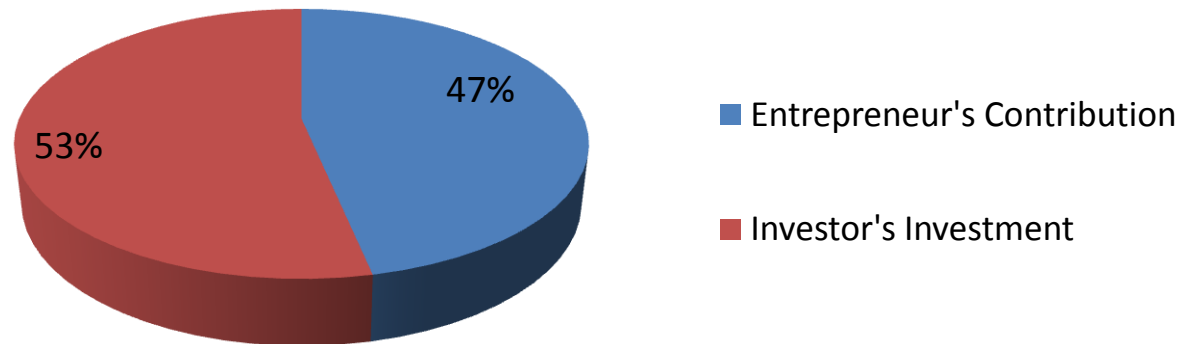
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)			700,000
Cost of Sales (B)			490,000
Gross profit (GP) [C=(A-B)]			210,000
<u>Less: Operating Costs:</u>			
Electricity bill			8,000
Labour			10,000
Transport			5,000
Present salary/Drawing self		5000	60,000
Mobile bill			500
Other Expenses			7,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)			95,500
(C-D) Net Profit:			114,500

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment(BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Pond Own (5 ponds) Repair	25,000	-	25,000
Water Motor	15,000	-	15,000
Buy Fish Koi (50000*0.8)	40,000	-	40,000
Singh Fish (20000*1.5)	30,000	-	30,000
Fish food and medicine	86,500	250,000	336,500
Transport	2,500	-	2,500
Furniture	2,000	-	2,000
Cash in Hand	18,000	-	18,000
Total Capital	219,000	250,000	469,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	219,000	47
Investor's Investment	250,000	53
Total Investment	469,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1 cycle	2 cycle	Yearly 1&2	1 cycle	2 cycle	Yearly 1&2	1 cycle	2 cycle	Yearly 1&2
Revenue:									
Estimated Sales (Koi)	467,500	467,500	935,000	514,250	514,250	1,028,500	565,675	565,675	1,131,350
Estimated Sales (White Fish)	140,000	140,000	280,000	154,000	154,000	308,000	169,400	169,400	338,800
(A) Total Revenue	607,500	607,500	1,215,000	668,250	668,250	1,336,500	735,075	735,075	1,470,150
Less: Cost of sales:									
Fish Cost	70,000	70,000	140,000	77,000	77,000	154,000	84,700	84,700	169,400
Fish Food	336,500	336,500	673,000	370,150	370,150	740,300	407,165	407,165	814,330
(B) Total Cost of Sales	406,500	406,500	813,000	447,150	447,150	894,300	491,865	491,865	983,730
Gross profit (GP) [C=(A-B)]	201,000	201,000	402,000	221,100	221,100	442,200	243,210	243,210	486,420
Less: Operatin Costs:									
Electricity bill	8,000	8,000	16,000	8,800	8,800	17,600	9,680	9,680	19,360
Transportation	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Fish Net	5,000	-	5,000	5,000	-	5,000	5,000	-	5,000
Stationary	500	500	1,000	550	550	1,100	605	605	1,210
Mobile bill (SMS & Reporting inclusive)	2,400	2,400	4,800	2,640	2,640	5,280	2,904	2,904	5,808
Proposed salary-self	30,000	30,000	60,000	33,000	33,000	66,000	36,300	36,300	72,600
Wages 1	15,000	15,000	30,000	16,500	16,500	33,000	18,150	18,150	36,300
Other Expenses	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Depreciation Expenses		-	5,000			5,000	-	-	5,000
Total Operating Cost (D)	70,900	65,900	141,800	77,490	72,490	154,980	84,739	79,739	169,478
(C-D) Net Profit:	130,100	135,100	260,200	143,610	148,610	287,220	158,471	163,471	316,942
Retained Income:			260,200			287,220			316,942

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period.

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

	Year (1)	Year (2)	Year (3)
Cash inflow:			
Opening Balance	18,000	431,200	618,420
Capital Infusion by Investor	250,000		
Sales	1,215,000	1,336,500	1,470,150
Total Receipts	1,483,000	1,767,700	2,088,570
Cash Outflow:			
Cost of goods sold	813,000	894,300	983,730
Operating expenses	141,800	154,980	169,478
Purchase	17,000	-	-
Return to investor (including Transfer fee)	80,000	100,000	120,000
Total payment	1,051,800	1,149,280	1,273,208
Closing Balances	431,200	618,420	815,362

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01
- Ownership in his own name;
- Skill & Experience,

WEAKNESS

- Flood in rainy season;
- Unavailability of quality food;

OPPORTUNITIES

- This area is famous for Fish Farming;
- Investor's money will be payback in three years;
- Local Veterinary Doctors.

THREATS

- Theft;
- Epidemic Disease;
- Virus, bacterial, fungal & water mold infection;
- Water temperature;

Presented at 5th SB Design Lab on 28th July, 2015 at
Grameen Kalyan

Thank you

Pictures

My Pond and me











Thank You