



Grameen Kalyan

Proposed NU Business Name : Kolpona fish farm.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Kolpona Rani Bishwas. Village: Vadidgou, Post: Gasuria Madrasha, Thana: Iswargonj, District: Mymensnghih. |
| Age | : | 40 Years |
| Marital status | : | Married. |
| No. of siblings: | : | 2 (Two) Brothers & 2 (Two) 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 | : | Luxmi Rani Bishas. |
| (iii) Father's name | : | Birenadra Chandra Bishas |
| (iv) GB member's info | : | Branch: Iswargonj, Group # 01 , Centre # 07/m, Loan no.4746, Member since: 1997, First loan: Tk. 6000, Existing loan: 54000, Outstanding: 47700. |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | Brother |
| (vi) Mobile lady | : | Nil. |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil. |
| (ix) Others | : | Nil Nil |
| Education, till to date | : | S.S.C |

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.) | : | She has no formal training but 5 years experience in running business and she will get support from her brother. |
| Other Own/Family Sources of Income | : | My Fisheries and Agriculture. |
| Other Own/Family Sources of Liabilities | : | Father |
| Contact number | : | 01984150731 |
| National ID number | : | 1975611314015403 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT= 6,000 (Six thousand) and used the money in Agriculture development. Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | |
|---|---|
| Project's Name | : Kolpona fish farm. |
| Address/ Location | : Vadidgou, Gasuria Madrasha ,Iswargonj,Mymensngih. |
| Total Investment | : BDT = 4,80,000/- |
| Financing | : Self financing: BDT= 3,10,000 (existing business & cash) Required Investment: BDT= 1,70,000 (as equity) |
| Present salary/drawings from business (estimates) | : BDT =5000 |
| Proposed Salary | : BDT = 5,000 (Five thousand) |
| Proposed Business Implementation Plan | : <ul style="list-style-type: none"> ➤ The project will start with 2 ponds. ➤ One pond is my own & one pond is leased. ➤ Planning to cultivate 2 different types of fish in each pond in two layer (Tilapia & White Fish) in each year. ➤ The estimated pay back period is 3 years. ➤ The expected date to start the project is early, 2016. |

EXISTING BUSINESS OF NOBIN UDYOKTTA

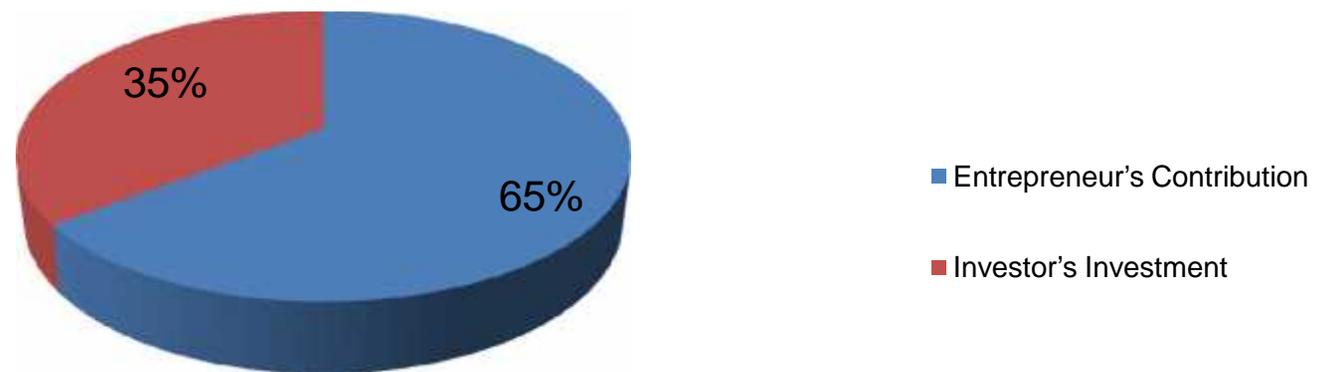
| Particulars | Existing Business | | |
|--------------------------------------|--------------------------|----------------|-------------------------|
| | 1 cycle | 2 cycle | Yearly 1 & 2 |
| Sales (A) | 150000 | 150000 | 300,000 |
| Cost of Sales (B) | 105000 | 105000 | 210,000 |
| Gross profit (GP) [C=(A-B)] | | | 90,000 |
| <u>Less: Operating Costs:</u> | | | |
| Electricity bill | | | 8,000 |
| Labour | | | 2,000 |
| Transport | | | 2,000 |
| Present salary/Drawing self | | | 30,000 |
| Mobile bill | | | 600 |
| Other Expenses | | | 1,500 |
| Non Cash Item: | | | |
| Depreciation Expenses | | | |
| Total Operating Cost (D) | | | 44,100 |
| (C-D) Net Profit: | | | 45,900 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | | Total (BDT) (1+2) |
|-------------------------------|-----------------------------|--------------------|----------------|-------------------|
| | | NU | Investor | |
| Pond Own 1 (Lease1)Repair | 50,000 | | | 50,000 |
| Water Motor 1 Pic | 12,000 | | | 12,000 |
| Buy Fish Talapia (1pic* 1 Tk) | | | 30,000 | 30,000 |
| White Fish (2000*2) | 40,000 | | | 40,000 |
| Fish Feed and medicine | 60,000 | 130,000 | 140,000 | 330,000 |
| Electric Fitting | 3,000 | | | |
| Furniture | 5,000 | | | 5,000 |
| Cash in Hand | 10,000 | | | 10,000 |
| Total Capital | 180,000 | 130,000 | 170,000 | 480,000 |

Source of Finance

| Particulars | Amount in BDT | % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 310,000 | 65 |
| Investor's Investment | 170,000 | 35 |
| Total Investment | 480,000 | 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 (talapia) | 225,000 | 225,000 | 450,000 | 247,500 | 247,500 | 495,000 | 272,250 | 272,250 | 544,500 |
| Estimated Sales (White Fish) | 45,000 | 45,000 | 90,000 | 49,500 | 49,500 | 99,000 | 54,450 | 54,450 | 108,900 |
| (A) Total Revenue | 270,000 | 270,000 | 540,000 | 297,000 | 297,000 | 594,000 | 326,700 | 326,700 | 653,400 |
| Less: Cost of sales: | | | | | | | | | |
| Fish Cost | 35,000 | 70,000 | 105,000 | 38,500 | 77,000 | 115,500 | 42,350 | 42,350 | 84,700 |
| Fish Feed | 120,000 | 120,000 | 240,000 | 132,000 | 132,000 | 264,000 | 145,200 | 145,200 | 290,400 |
| (B) Total Cost of Sales | 155,000 | 190,000 | 345,000 | 170,500 | 209,000 | 379,500 | 187,550 | 187,550 | 375,100 |
| Gross profit (GP) [C=(A-B)] | 115,000 | 80,000 | 195,000 | 126,500 | 88,000 | 214,500 | 139,150 | 139,150 | 278,300 |
| Less: Operatin Costs: | | | | | | | | | |
| Electricity bill | 8,000 | 8,000 | 16,000 | 8,800 | 8,800 | 17,600 | 9,680 | 9,680 | 19,360 |
| Transportation | 4,000 | 4,000 | 8,000 | 4,400 | 4,400 | 8,800 | 4,840 | 4,840 | 9,680 |
| 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) | 1,200 | 1,200 | 2,400 | 1,320 | 1,320 | 2,640 | 1,452 | 1,452 | 2,904 |
| Proposed salary-self | 30,000 | 30,000 | 60,000 | 33,000 | 33,000 | 66,000 | 36,300 | 36,300 | 72,600 |
| Other Expenses | 2,000 | 2,000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Depreciation Expenses | | - | 4,000 | | | 4,000 | - | - | 4,000 |
| Total Operating Cost (D) | 50,700 | 45,700 | 100,400 | 55,270 | 50,270 | 109,540 | 60,297 | 55,297 | 119,594 |
| (C-D)Net Profit: | 64,300 | 34,300 | 94,600 | 71,230 | 37,730 | 104,960 | 78,853 | 83,853 | 158,706 |
| Retained Income: | | | 94,600 | | | 104,960 | | | 158,706 |

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 9 month grace period.

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

| | Year 1 | Year 2 | Year 3 |
|------------------------------|----------------|----------------|------------------|
| <u>Cash inflow:</u> | | | |
| Opening Balance | 10,000 | 336,600 | 373,560 |
| Capital Infusion by UDYOKTA | 130,000 | | |
| Capital Infusion by Investor | 170,000 | | |
| Sales | 540,000 | 594,000 | 653,400 |
| Total Receipts | 850,000 | 930,600 | 1,026,960 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 345,000 | 379,500 | 375,100 |
| Operating expenses | 100,400 | 109,540 | 119,594 |
| Return to investor | 68,000 | 68,000 | 68,000 |
| Total payment | 513,400 | 557,040 | 562,694 |
| Closing Balances | 336,600 | 373,560 | 464,266 |

SWOT ANALYSIS

| | |
|--|---|
| <p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Others (beyond family):➤ Own Land & Lease-1➤ Ownership in his own name. | <p>WEAKNESS</p> <ul style="list-style-type: none">➤ Flood in rainy season.➤ Unavailability of quality food; |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ This area is famous for Fish Farming;➤ Skill and experience;➤ Investor's money will be payback in three years. | <p>THREATS</p> <ul style="list-style-type: none">➤ Theft;➤ Epidemic Disease.➤ Water pollution. |

Presented at 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan.

Thank you

Pictures

My pond with me











Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-২০১৬

ক্রমিক নং
২৪

লাইসেন্স

ইউনিয়ন পরিষদ
উপজেলা
জেলা
তারিখ: ০৮/০১/২০১৫

বই নম্বর: ০৯

লাইসেন্স নম্বর: ২৪

লাইসেন্সধারীর নাম: **কাম্পনা পিঙ্গা খ্যাম (প্রাঃ) কাম্পনা বনি দিবদা**

পিতা/স্বামীর নাম: **বাবুজি মজ দিবদা**

ঠিকানা: **গ্রাম- হাইদগাঁও, ওকমণ্ড- হাইদগাঁও, উপজেলা- কাম্পনা, জেলা- ময়মনসিংহ**

পেশার ধরন: **মুচা খাম**

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ৩০০/-

কথায়: (= তিনশত টাকা মাত্র =)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা **হাইদগাঁও ওকাম** চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০৮/০১/২০১৫

২১. ১২
তারিখ উদ্দিন আহমেদ
চেয়ারম্যানের দপ্তর
১ম বিকল্প ইউনিয়ন পরিষদ
কাম্পনা, ময়মনসিংহ।

Thank You