



Grameen Kalyan

Proposed NU Business Name : Ma Fish Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Nigar Sultana Vill: Chulari, Post: Biskha , Upazilla : Gowripur, District: Mymensingh.
Age	:	21 Years
Marital status	:	Unmarried.
No. of siblings:	:	1 (one) Brother & 5 (five) Sisters.
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	:	Murshida Begum.
(iii) Father's name	:	Mosharaf Hossain.
(iv) GB member's info	:	Branch: Koltapara, Group # 07, Centre # 24/M, Loan no.3208, Member since: 2002, First loan: Tk. 5,000, Last loan: 15,000, Outstanding: 9560.
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has no formal training but 3 Years experience in running business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01942486974
National ID number/ Birth Registration.	:	19956123270009355
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh (F.S- Mst. Sharmin Sultana, ID.No- 2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in household development. Gradually several times she took GB loan and utilized in agricultural purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

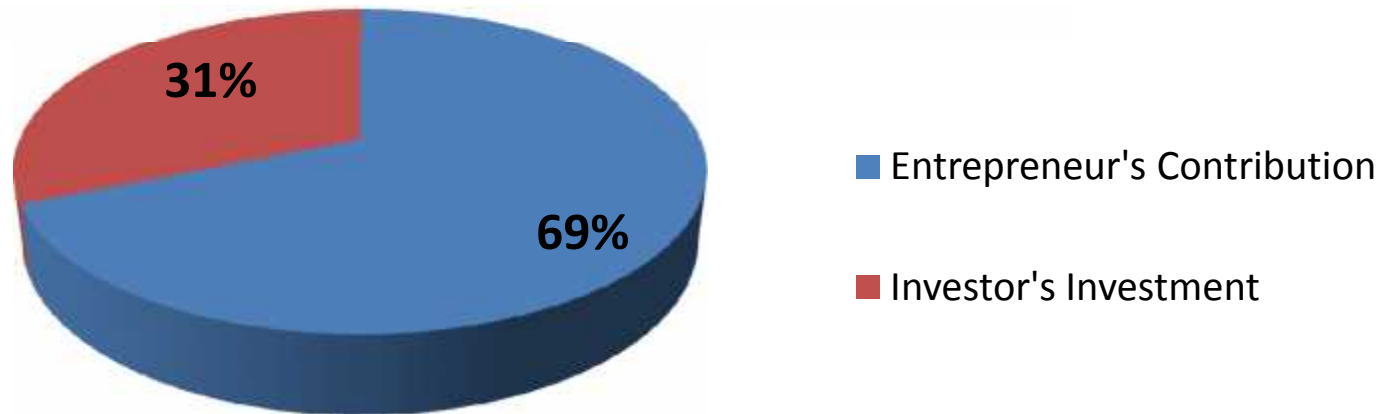
Project's Name	:	Ma Mothsho Farm.
Address/ Location	:	Nowaga, Ramgopal pur , gowripur, Mymensingh.
Total Investment	:	BDT = 3,20,500
Financing	:	Self financing: BDT= 2,20,500 Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 6,000 (six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ 30,000 golsha, shing fish 20,000 and white fish will cultivate. ➤ After rearing 6 month all fish will be sale. ➤ It will be 2 cycle per year. ➤ Pay back period is estimated 2 years.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)		Total (BDT) (1+2)
		NU	Investor	
Pond Own(2 ponds)				
Water Motor 1	10,000			10,000
Shing Fish (20000*.65)	13,000			13,000
Golsha Fish (30000*.80)	24,000			24,000
White Fish (8000*2)	16,000			16,000
Fish Feed and medicine	30,000	112,500	100,000	242,500
Working Capital	15,000			15,000
Total Capital	108,000	112,500	100,000	320,500

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	220,500	69
Investor's Investment	100,000	31
Total Investment	320,500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1 cycle	2 cycle	Yearly 1& 2	1 cycle	2 cycle	Yearly 1& 2
Revenue:						
Estimated Sales (Singh)	56,000	56,000	112,000	61,600	61,600	123,200
Golsha	210,000	210,000	420,000	231,000	231,000	462,000
White fish	80,000	80,000	160,000	88,000	88,000	176,000
(A) Total Revenue	346,000	346,000	692,000	380,600	380,600	761,200
Less: Cost of sales:						
Fish Cost (singh, golsh & White fish)	53,000	53,000	106,000	58,300	58,300	116,600
Fish Feed	242,500	242,500	485,000	266,750	266,750	533,500
(B) Total Cost of Sales	295,500	295,500	591,000	325,050	325,050	650,100
Gross profit (GP) [C=(A-B)]	50,500	50,500	101,000	55,550	55,550	111,100
Less:Operatin Costs:						
Electricity bill	5,000	5,000	10,000	5,500	5,500	11,000
Transportation	2,500	2,500	5,000	2,750	2,750	5,500
Fish Net	5,000	5,000	10,000	5,500	5,500	11,000
Stationary	300	300	600	330	330	660
Mobile bill	600	600	1,200	660	660	1,320
Proposed salary-self	18,000	18,000	36,000	19,800	19,800	39,600
Other Expenses	3,000	3,000	6,000	3,300	3,300	6,600
Depreciation Expenses		-	1,000			1,100
Total Operating Cost (D)	34,400	34,400	69,800	37,840	37,840	76,780
(C-D)Net Profit:	16,100	16,100	31,200	17,710	17,710	34,320
Retained Income:			31,200			34,320

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 4 installment including ownership transfer fee after 6 month grace period.

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

	Year 1	Year 2
Cash inflow		
Opening Balance	15,000	198,700
Capital Infusion by UDYOKTA	112,500	
Capital Infusion by Investor	100,000	
Sales	692,000	761,200
Total Receipts	919,500	959,900
<i>Cash Outflow:</i>		
Cost of goods sold	591,000	650,100
Operating expenses	69,800	76,780
Return to investor	60,000	60,000
Total payment	720,800	786,880
Closing Balance	198,700	173,020

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- Ownership in his own name.

WEAKNESS

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

OPPORTUNITIES

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

THREATS

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

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৫-২০২৬

পরিশিষ্ট-১৩

ক্রমিক নং
৪০

বই নম্বর : ০৪

লাইসেন্স নম্বর : ৩২৬

লাইসেন্সধারীর নাম : শ্রীঃ নিসার সুলতান
পিতা/স্বামীর নাম : মোঃ আব্দুল হক
ঠিকানা : হুড়ুলি, হোরিপুর, ঝাংঝনসিংহ
পেশার ধরন : হাটসহ ব্যবসা

তারিখ পর্যন্ত বৈধ।
৩০/০৫/২০২৬

ফি প্রদানের পরিমাণ টাকা = ৩০০/- কথায় : (তিনশত টাকা মাত্র)

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

তারিখ : ২৫/০৫/২০২৫

তারিখ : ২৫/০৫/২০২৫
চেয়ারম্যানের দস্তখত
শ্রীঃ আব্দুল হক সৈয়দ (সহকারী চেয়ারম্যান)
উপজেলা চেয়ারম্যান
হোরিপুর, ঝাংঝনসিংহ









NU With his Parents



Thank You