



Grameen Kalyan

Proposed NU Business Name : M/S Rakib Fisheries



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Masud Rana, Vill: Boilor Nama para, Post: Boilor, Upazilla:Trishal, District: Mymensingh.
Age	:	28 Years
Marital status	:	Married
Children	:	1(One) Daughter & 1(One) Son.
No. of siblings:	:	1(One) Brother and 2(Two) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Helena Begum.
(iii) Father's name	:	Md. Abdul Malek.
(iv) GB member's info	:	Branch: Kathal Trishal, Group # 05, Centre # 61/M, Loan no # 9273, Member since: 2008, First loan: Tk. 10,000, Last loan: 80,000, Outstanding: 40,000.
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	:	Class Nine.

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.)	:	He has no formal training but he has 3 years experience in this running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722015122
National ID number	:	2693717211804
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT=10,000 (ten thousand) and used the money in agricultural purpose. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

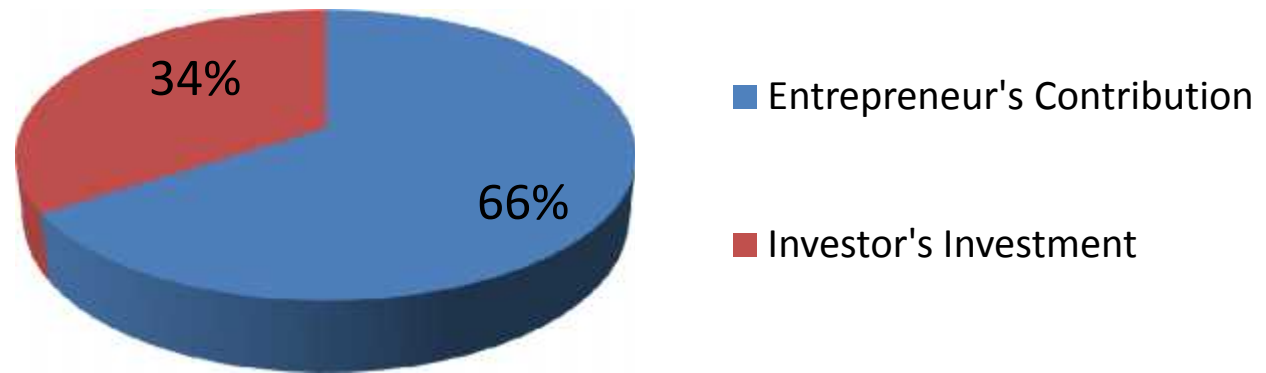
Project's Name	:	M/S Rakib Fisheries.
Address/ Location	:	Boilor Nama para, Boilor, Trishal, Mymensingh.
Total Investment	:	BDT = 2,92,000/-
Financing	:	Self financing: BDT= 1,92,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= Nil
Proposed Salary	:	BDT= 2,000 (Two thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 1 ponds (.20 acre) with , Singh and Koi fish. ➤ 10,000 Singh, Koi fish 15,000 will rear per cycle. ➤ Fish cost; singh per piece tk.2 & Koi per piece tk. 0.50. ➤ In every six months all the fishes will be sale and new fishes will purchase; so it will be 2 cycle per year. ➤ Feeding cost of one cycle @ BDT= 2,20,000/-. ➤ Selling price of fishes after every cycle BDT= 3,50,000/- ➤ Payback period is 2 years; ➤ Expected date to extension the project as soon as possible, 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
1 Pond (.20 Acre)	10,000		-	10,000
Koi fish (30000*0.50)	15,000			15,000
Singh fish (10000*2)	20,000			20,000
Fish Feed	-	120,000	100,000	220,000
Water Supply pump	6,000			6,000
Medicine		5,000		5,000
Net	4,000			4,000
Instruments	2,000			2,000
Cash in hand	10,000		-	10,000
Total Capital	67,000	125,000	100,000	292,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	192,000	66
Investor's Investment	100,000	34
Total Investment	292,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)
Revenue:						
Estimated Sales Koi fish	200,000	200,000	400,000	220,000	220,000	440,000
Singh fish	150,000	150,000	300,000	157,500	157,500	315,000
(A) Total Revenue	350,000	350,000	700,000	377,500	377,500	755,000
Less: Cost of sales						
Fish cost	35,000	35,000	70,000	36,750	36,750	73,500
Fish feed & medicine (1222 tk per day)	220,000	220,000	440,000	231,000	231,000	462,000
(B) Total Cost of Sales	255,000	255,000	510,000	267,750	267,750	535,500
Gross profit (GP) [C=(A-B)]	95,000	95,000	190,000	109,750	109,750	219,500
Less: Operating Costs:						
Electricity bill	600	600	1,200	660	660	1,320
Transportation	2000	2000	4,000	2,200	2,200	4,400
Pond lease	5000	5000	10,000	5,500	5,500	11,000
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320
Proposed salary-self	12,000	12,000	24,000	12,600	12,600	25,200
Other Expenses	1200	1200	2,400	1,320	1,320	2,640
Non Cash Item:						
Depreciation Expenses			2,000	0	0	2,500
Total Operating Cost (D)	21,400	21,400	42,800	22,940	22,940	45,880
(C-D)Net Profit:	73,600	73,600	147,200	86,810	86,810	173,620
Retained Income:			147,200			173,620

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
<u>Cash inflow:</u>		
Opening Balance	10,000	322,200
Capital Infusion by Udyokta	125,000	-
Capital Infusion by Investor	100,000	-
Sales	700,000	755,000
Total Receipts	935,000	1,077,200
<u>Cash Outflow:</u>		
Cost of goods sold	510,000	535,500
Operating expenses	42,800	45,880
Return to investor	60,000	60,000
Total payment	612,800	641,380
Closing Balance	322,200	435,820

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Experience & Skill:3 years;➤ Trade license: own name.	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Flood in rainy season;➤ Shortage of quality food.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ This area is famous for fish farming;➤ Investor's money will be payback in 2 years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Theft;➤ Epidemic Disease;➤ Water Pollution.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you











NU with his mother



Trade License

LLP FORM 7

লাইসেন্স

RULE 12 (1)

সংস্কার ইউনিয়ন পরিষদ

উপজেলা-ত্রিশাল, জেলা-ময়মনসিংহ।

ফর্ম নং- ০৪

লাইসেন্স নং- ৩৩৬/২০১৬

তারিখ ১৬/০৬/১৬

লাইসেন্স প্রার্থী/অধিকারীর নাম মেসার্স বাজীচ-সিদ্দিক

পিতার নাম/পেচা মাসুদ হান্ন

ঠিকানা হাজরা ৩০ নং, ত্রিশাল, ময়মনসিংহ

লাইসেন্সের পরিমাণ (অনেক) ৫০০ কমাতে লাঠামাও চান্দ মসু

প্রদান করা য় ইউনিয়ন পরিষদ এলাকায় - মাসুদ হান্ন

প্রার্থীপূর্ণ প্রত্যাহারের জন্য ৩০/০৬/২০১৬ তারিখ পর্যন্ত (সিদ্দিক)

৩৩৬

হিসাবে তাহার ব্যবসা বা পুষ্টি চালাইবার অনুমতি দেওয়া হইল

১৬.০৬.১৬

১৬/০৬/১৬

১৬/০৬/১৬

Thank You