

## Proposed NU Business Name: **RASHED FISHERIES**



Project identification and prepared by: Md Ataur Rahman,  
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD RASHEDUL ISLAM</b>
Age	:	25-01-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Gorgobindopur, P.O: Sokhiupur, P.S: Sokhipur , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. JABEDA AKTER</b>
(iii) Father's name	:	<b>MD ROHIM</b>
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 27 (Female), Member ID: 2690, Group No: 05 Member since: 19-11-1996 (09 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-743377
Mother's Contact No.	:	01737-683410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JABEDA AKTER** joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASHED FISHERIES</b>
Location	:	Mojib College, Sokhipur, Tangail
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	<b>462 ft x 462 ft= 74844 square ft</b>
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a fish farm.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

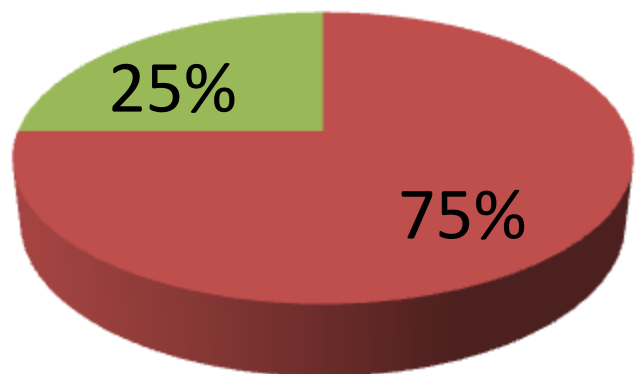
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	85,000	170,000
<b>Total Sales (A)</b>	<b>85,000</b>	<b>170,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	28,000	56,000
<b>Total variable Expense (B)</b>	<b>28,000</b>	<b>56,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>57,000</b>	<b>114,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	3,000	6,000
Salary (self)	24,000	48,000
Guard	600	1,200
<b>Total fixed Cost (D)</b>	<b>27,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>	<b>29,400</b>	<b>58,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Silver	1	20000	20,000	0	0	0	20,000
Ruhi	1	30000	30,000	0	0	0	30,000
Mrigel	1	30000	30,000	0	0	0	30,000
Pangas	1	20000	20,000	0	0	0	20,000
Telapia	1	20000	20,000	0	0	0	20,000
Carp	1	20000	20,000	0	0	0	20,000
Others	1	10000	10,000	0	0	0	10,000
Feed	0	0	0	1	50000	50,000	50,000
<b>Total</b>	<b>7</b>	<b>150000</b>	<b>150,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

## Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Fish	120,000	240,000	252,000	264,600
<b>Total Sales (A)</b>	<b>120,000</b>	<b>240,000</b>	<b>252,000</b>	<b>264,600</b>
<b>Less. Variable Expense</b>				
Fish feed & Medicine	40,000	80,000	84,000	88,200
<b>Total variable Expense (B)</b>	<b>40,000</b>	<b>80,000</b>	<b>84,000</b>	<b>88,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>80,000</b>	<b>160,000</b>	<b>168,000</b>	<b>176,400</b>
<b>Less. Fixed Expense</b>				
Mobile Bill	3,600	7,200	8,000	8,000
Salary (self)	24,000	48,000	48,000	48,000
Guard	600	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>28,200</b>	<b>56,400</b>	<b>57,200</b>	<b>57,200</b>
<b>Net Profit (E) [C-D]</b>	<b>51,800</b>	<b>103,600</b>	<b>110,800</b>	<b>119,200</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103,600	110,800	119,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		83,600	174,400
	<b>Total Cash Inflow</b>	<b>153,600</b>	<b>194,400</b>	<b>293,600</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,600</b>	<b>174,400</b>	<b>273,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 2 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures















# FAMILY PICTURE

