

Proposed NU Business Name: **AHSAN FISH FARM**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALI AHSAN
Age	:	10-01-1984 (31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 2 Sister
Present Address	:	Vill: Chechua, P.O: Chinamura, P.S: Kalihati, 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	:	MOST. SAJEDA
(iii) Father's name	:	MD ALI AHSAN
(iv) GB member's info	:	Branch: Elenga Centre # 04 (Female), Member ID: 5631, Group No: 01 Member since: 1993 to 11-08-2012 (18 Years) First loan: BDT 5,000
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan nstallment	:	Brother
(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	:	Five years experience in running business. He has 1 year training from Jubo Unnoyon Odhidoptor.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-598110
Father Contact No.	:	01720-533983
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hamida Begum is a member of Grameen Bank since 22 years. At first **she** took 5,000 taka loan from Grameen Bank. **She** gradually took loan from GB. Utilize loan in agriculture and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	AHSAN FISH FARM
Location	:	Chechua Mor
Total Investment in BDT	:	2,87,000 taka
Financing	:	Self BDT 1,87,000 (from existing business) 65% Required Investment BDT 1,00,000 (as equity) 35%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Size of shop	:	650ft x 430 ft= 279500 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Various kinds of fish like Telapia, Rui, Katla, Karfu, Bata, Mrigel, etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing one employees. ▪Collects goods from Elenga. ▪Agreed grace period is 4 months.

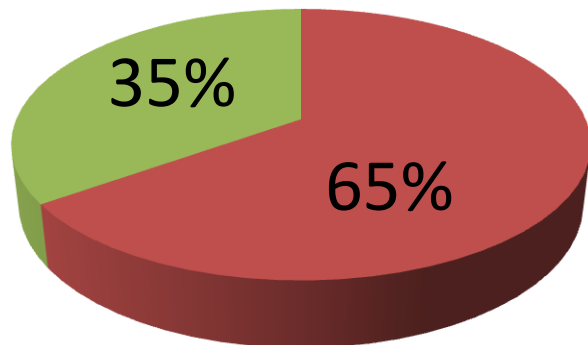
Existing Business (BDT)

Particular	6 month	Yearly
Revenue (sales)		
Various kinds of fish like Telapia, Rui, Katla, Karfu, Bata, Mrigel, etc.	180,000	360,000
Total Sales (A)	180,000	360,000
Less. Variable Expense		
Feed, medicine & pond preparing	80,000	160,000
Total variable Expense (B)	80,000	160,000
Contribution Margin (CM) [C=(A-B)]	100,000	200,000
Less. Fixed Expense		
Pump	3,000	6,000
Electricity Bill	1,200	2,400
Mobile bill	3,000	6,000
Entertainment	3,000	6,000
Salary (Self)	30,000	60,000
Salary (Staff)	24,000	48,000
Total fixed Cost (D)	64,200	128,400
Net Profit (E) [C-D]	35,800	71,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	80,000	-	80,000
Food and medicine	7,000	1,00,000	1,07,000
Security	1,00,000	-	1,00,000
Total	1,87,000	1,00,000	2,87,000

Source of Finance



■ Entrepreneur's Contribution 187,000

■ Investor's Investment 100,000

■ Total 287,000

Financial Projection (BDT)

Particular	6 month	1st Year	2nd Year	3rd year
Revenue (sales)				
Various kinds of fish like Telapia, Rui, Katla, Karfu, Bata, Mrigel, etc.	320,000	640,000	672,000	705,600
Total Sales (A)	320,000	640,000	672,000	705,600
Less. Variable Expense				
Feed, medicine & pond preparing	180,000	360,000	378,000	396,900
Total variable Expense (B)	180,000	360,000	378,000	396,900
Contribution Margin (CM) [C=(A-B)]	140,000	280,000	294,000	308,700
Less. Fixed Expense				
Pump	3,000	6,000	6,300	6,615
Electricity Bill	1,200	2,400	2,520	2,646
Mobile bill	3,600	7,200	7,560	7,938
Entertainment	3,000	6,000	6,300	6,615
Salary (Self)	30,000	60,000	63,000	66,150
Salary (Staff)	24,000	48,000	50,400	52,920
Total Fixed Cost	64,800	129,600	136,080	142,884
Net Profit (E) [C-D]	75,200	150,400	157,920	165,816
Investment Payback		40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	150,400	157,920	165,816
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110,400	228,320
	Total Cash Inflow	250,400	268,320	394,136
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	110,400	228,320	354,136

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Cattle related diseases
Theft
Fire
Political unrest

Pictures









































FAMILY PICTURE

