

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



Project identification and prepared by: Md. Aziz Ahmad
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RaSHEDUL
Age	:	03-06-1981 (34 Years)
Education,	:	Class Eight
Marital status	:	married
Children	:	2 son
No. of siblings:	:	4 Brothers & 1 Sisters
Address	:	Vill: BOVANIPUR P.O: Powjan, 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	:	Rahima Begum
(iii) Father's name	:	Nabur Ali
(iv) GB member's info	:	Branch: Sohodebpur kalihati, Centre # 43(Female), Member ID: 3324, Group No: 01 Member since: 15-11-95(20Years) First loan: 5000 taka. Existing loan: 90,000 taka Outstanding loan: 74,160
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	5years experience in running business. He has 2 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01716-402537
Mother's Contact No.	:	01772628059
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Begum joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASHEDUL FISH FARM
Location	:	Bovanipur,Powjan ,Kalihati,Tangail.
Total Investment in BDT	:	BDT3,00,000
Financing	:	Self BDT 2,00000(from existing business) 67% Required Investment BDT 1,00000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	ft x ft= square ft
Security of the shop	:	2
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Silver Curp,Pungas,Shing,Katla Etc. ▪The business is operating by entrepreneur. Existing one employee. One will be appointed in future. ▪The farm is rented. ▪Collects goods from Dhaka, Bogra, Moymonsingh. ▪Agreed grace period is 1 year.

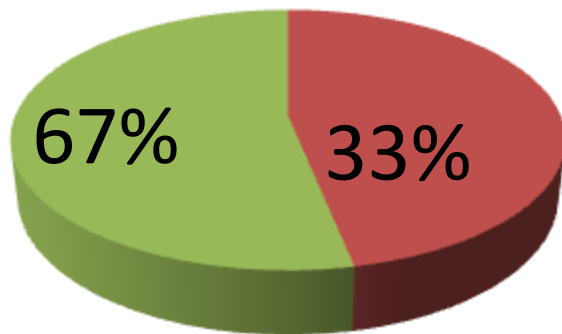
Existing Business

Particular	6 Months	Yearly
Revenue(Sales)		
Fisheries	220000	440000
Item		
Total Sales (A)	220000	440000
Less Variable Expense		
Minnow	42,000	84000
Feed	35,000	70000
Pond Preparation	1000	2000
Total variable Expense (B)	78000	156000
Contribution Margin (CM) [C=(A-B)]	142000	284000
Less Fixed Expenses		
Rent	20,000	40000
Electricity bill	2400	4800
Transportation	6,000	12000
Salary(Self)	30000	60000
Salary (Staff)	36000	72000
Entertainment	1200	2400
Mobile bill	1800	3600
Total fixed cost (D)	97,400	194800
Net Profit (E)= [C-D]	44,600	89200

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Pangash Fish	50,000		50000
Rui,Katla,Puti	80,000		80000
Grass Carp,Magur,Mrigel	50,000		50000
Feed	20,000	100,000	120000
Total	200,000	100000	300000

Source of Finance



Entrepreneur Contribution: 2,00,000

Investors Investment : 1,00,000

Total Investment : 3,00,000

Financial Projection

Particular	6 Months	Year 1
Revenue(Sales)		0
Fisheries	400000	800000
Item	0	0
Total Sales (A)	400000	800000
Less Variable Expense		0
Mennow	80000	160000
Feed	85000	170000
Pond Preparation	2,000	4000
Total variable Expense (B)	167,000	334000
Contribution Margin (CM) [C=(A-B)]	233,000	466000
Less Fixed Cost	0	0
Rent	20,000	40,000
Electricity bill	2,400	4800
Transportation	6,000	12,000
Salary (self)	30,000	60000
Salary(Staff)	72,000	144000
Generator	0	0
Entertainment	1800	3600
Mobile bill	3000	6000
Total fixed cost (D)	135,200	270,400
Net Profit (E)= [C-D]	97,800	195600
Investment Payback		1,20,000

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

SR#	Particulars	Year 1 (BDT)
1	Cash Inflow	
1.1	Investment Infusion by Investor	100,000
1.2	Net Profit	195,600
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	295600
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)	120000
	Total Cash Outflow	220,000
3	Net Cash Surplus	75,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









ভালমান কি

























FAMILY PICTURE

