

## Proposed NU Business Name: **Rashedul Fish Farm**



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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



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

Name	:	<b>RaSHEDUL</b>
Age	:	03-06-1981 (34 Years)
Education,	:	Class Eight
Marital status	:	married
Children	:	2 sons
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	:	<b>Rahima Begum</b>
(iii) Father's name	:	<b>Md:Nabur Ali</b>
(iv) GB member's info	:	Branch: Sohodebpur kalihati, Centre # 43(Female), Member ID: 3324, Group No: 01 Member since: 15-11-95(21 Years) First loan: 5000 taka. Existing loan:00 taka Outstanding loan: 00
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	:	10 years 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 21 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	:	<b>Rashedul Fish Farm</b>
Location	:	Bovanipur,Powjan ,Kalihati,Tangail.
Total Investment in BDT	:	BDT6,00,000
Financing	:	Self BDT 4,00000 (from existing business) 67% Required Investment BDT 2,00000 (as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	150ft x 150ft= 300 square ft
Security of the shop	:	750000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Silver Curp,Pungas,Shing,Katla Etc.</li> <li>▪The business is operating by entrepreneur. Existing one employee.</li> <li>▪The farm is rented.</li> <li>▪Collects goods from Dhaka, Bogra, Gobindodasi..</li> <li>▪Agreed grace period is 4 months.</li> </ul>

## Existing Business

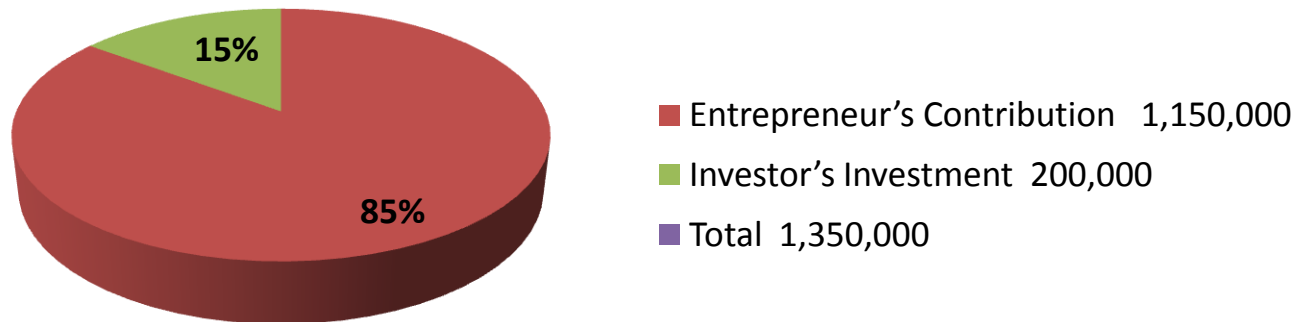
**BDT (TK)**

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pungas,Rrui,Katla,Mrigel Etc.	<b>5,000</b>	1,50,000	18,00000
<b>Total Sales (A)</b>	<b>5,000</b>	1,50,000	18,00000
<b>Less. Variable Expense</b>	<b>4,250</b>	1,27,500	15,30,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	1,27,500	15,30,000
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>7,50</b>	<b>22,500</b>	<b>2,70,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Electricity bill		8,00	9,6,00
Mobile Bill		3,00	3,600
Entertainment		2,00	2,400
<b>Salary (staff)</b>		<b>3,000</b>	<b>36000</b>
<b>Total fixed Cost (D)</b>		<b>11,800</b>	<b>1,41,600</b>
<b>Net Profit (C-D)</b>		<b>10,700</b>	<b>1,28,400</b>

## INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Pungas Fish(6000x100)	60,000	40,000	100,000
Rui, Katla,Puti	66,000	45000	111,000
Magur,Grass Kurp,Mrigel	220,000	65,000	285,000
Security	750000		
<b>Fish Feeds</b>	<b>54,000</b>	<b>50,000</b>	<b>104,000</b>
	<b>1150000</b>	<b>2,00,000</b>	<b>1350000</b>

## Source of Finance



# Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Pungas,Rrui,Katla,Mrigel Etc.			
	2,10,000	25,20,000	26,46,000
<b>Total Sales (A)</b>	2,10,000	25,20,000	26,46,000
<b>Less. Variable Expense</b>	<b>1,78,500</b>	<b>21,42,000</b>	<b>22,49,100</b>
<b>Total variable Expense (B)</b>	<b>1,78,500</b>	<b>2142000</b>	<b>22,49,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>31,500</b>	<b>3,78,000</b>	<b>3,96,900</b>
<b>Less. Fixed Expense</b>			
Rent	1,500	18,000	18,500
Salary (self)	6,000	72,000	75,000
Transportation	4,000	48,000	52,000
Electricity bill	5,00	6,000	6,400
Mobile Bill & SMS Monitoring	5,00	6,000	6,200
Entertainment	3,00	3,600	3,000
<b>Night Gard</b>	3,00	3,600	3,600
Depreciation	0	0	0
<b>Total Fixed Cost</b>	<b>13,100</b>	<b>1,57,200</b>	<b>1,61,800</b>
<b>Net Profit E= (C-D)</b>	<b>18,400</b>	<b>220800</b>	<b>2,34,200</b>
<b>Investment Payback</b>		<b>120,000</b>	<b>120,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	2,00,000	
			<b>2,34,200</b>
1.2	Net Profit	2,20,800	
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		<b>100,800</b>
	<b>Total Cash Inflow</b>	<b>4,20,800</b>	<b>335,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	2,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000
	<b>Total Cash Outflow</b>	<b>320,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>100,800</b>	<b>215,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









































# FAMILY PICTURE