

Proposed NU Business Name: **SWOPNO FISHERIES**



Project identification and prepared by: Md Farhad Hossain,
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAHIDUR RAHMAN
Age	:	03-01-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Gharinda, P.O: Gharinda, P.S: Tangail Sadar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	NUR JAHAN BEGUM
(iii) Father's name	:	MD ALTAB HOSSAIN
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 15 (Male), Member ID: 9561, Group No: 16 Member since: 03-04-1999 (18 Years) First loan: BDT 4,000 Taka.
Further Information:		Existing loan: BDT 100,000/-, Outstanding loan: 91,200/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Fettering business.
Business Experiences and Training Info	:	06 years experience in running business. 05 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-768868
Family's Contact No.	:	01705-605834
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD ALTAB HOSSAIN Joined Grameen Bank Since 18 Years Ago. At First he Took 4,000 taka Loan from Grameen Bank. He Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SWOPNO FISHERIES
Location	:	Gharinda, Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 420,000
Financing	:	Self BDT 320,000 (from existing business) 76% Required Investment BDT 100,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	
\Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm and dairy farm.▪The business is operating by entrepreneur. Existing no Employees.▪One employee will be appointed.▪The pond and farm is owned.▪Collects goods from Mymensingh.▪Agreed grace period is 3 months.

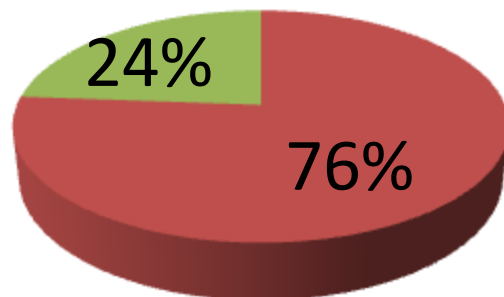
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish	135,000	270,000
Total Sales (A)	135,000	270,000
Less. Variable Expense		
Feed & Medicine, Young Fish	45,000	90,000
Straw, Bran etc (cow)	14,400	28,800
Total variable Expense (B)	59,400	118,800
Contribution Margin (CM) [C=(A-B)]	75,600	151,200
Less. Fixed Expense		
Mobile Bill	1,800	3,600
Salary (self)	30,000	60,000
Guard	600	1,200
Total fixed Cost (D)	32,400	64,800
Net Profit (E) [C-D]	43,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Young Fish	1	25000	25,000	1	5000	5,000	30,000
Other Fish	1	50000	50,000	0	0	0	50,000
Ox	4	50000	200,000	0	0	0	200,000
Cow	1	40000	40,000	1	70000	70,000	110,000
Feed	1	5000	5,000	1	25000	25,000	30,000
Total	8		320,000	3		100,000	420,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 100,000
- Total 420,000

Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
Revenue (sales)			
Fish	150,000	300,000	315,000
Milk (10 x 50)	90,000	180,000	189,000
Ox Sale		120,000	120,000
Calf Sale		25,000	25,000
Total Sales (A)	240,000	625,000	649,000
Less. Variable Expense			
Fish feed & Medicine	50,000	100,000	105,000
Straw, Bran etc (cow)	27,000	54,000	56,700
Total variable Expense (B)	77,000	154,000	161,700
Contribution Margin (CM) [C=(A-B)]	163,000	471,000	487,300
Less. Fixed Expense			
Mobile Bill	2,400	4,800	8,000
Salary (self)	30,000	60,000	60,000
Guard	600	1,200	1,200
Salary (staff)	48,000	96,000	96,000
Total Fixed Cost	81,000	162,000	165,200
Net Profit (E) [C-D]	82,000	309,000	322,100
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	309,000	322,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		249,000
	Total Cash Inflow	409,000	571,100
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	249,000	511,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

























































FAMILY PICTURE

