

# Proposed NU Business Name: **DIP FISH FARM**



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

Name	:	<b>DIP</b>
Age	:	10-02-1996(22Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Beother
Address	:	Vill: Bade Boiltoil P.O: Jahidgonj P.S: ghatail, 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	:	<b>KAMONA RANI</b>
(iii) Father's name	:	<b>RAJ KUMAR DAS</b>
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 18 (Male), Member ID: 4578, Group No: 04 Member since: 21-07-1997 (19Years) First loan: BDT 5,000 Taka.Existing Loan:BDT 50,000 Outstanding loan: BDT 32,400 Taka.
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	:	06 years experience in running business. He has Trained (6 months)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-832690
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**RAJ KUMAR** joined Grameen Bank since 19 years ago. At first she took BDT 2,700 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

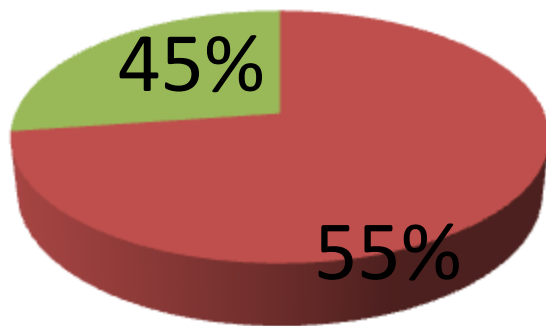
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIP FISH FARM</b>
Location	:	Bdae Boiltoil,Jahidgonj,Ghatail,Tangail
Total Investment in BDT	:	BDT 339,900/-
Financing	:	Self BDT 219,900/- (from existing business) 55% Required Investment BDT 120,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	300 Ft*50 Ft=1500 Square Ft
Security of the shop	:	12000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...</li><li>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing No employee.</li><li>▪The Pond Is Rented.</li><li>▪Collects goods from Hamidpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Month</b>	<b>Tri- Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	0	55,000	220000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	0	55,000	220000
<b>Less. Variable Expense</b>		0	0
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	0	0	0
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	0	55,000	220000
<b>Less. Fixed Expense</b>		0	0
Food	1000	3,000	12000
Electricity Bill	500	1,500	6000
Mobile Bill	300	900	3600
Salary (self)	7000	21,000	84000
Guard	2000	6,000	24000
Transportation	2000	6,000	24000
Entertainment	100	300	1200
Salary (staff)	0	0	0
Bank service Charge	0	0	0
<b>Total fixed Cost (D)</b>	<b>12900</b>	<b>38,700</b>	<b>154800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,300</b>	<b>65,200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shor puti	1500	9	13,500			0	13,500
Rui	1000	10	10,000	0	0	0	10,000
Mrigel	800	5	4,000			0	4,000
Katla	400	15	6,000			0	6,000
Bata	500	3	1,500	0	0	0	1,500
Silver	800	10	8,000			0	8,000
Glass Karf	300	15	4,500			0	4,500
Karfue	200	2	400	0	0	0	400
Khoil,Vushi	1	10,000	10,000			0	10,000
All Fish	0	0	0	1	30000	30000	30,000
Food	0	0	0	1	20000	20000	20,000
Layer Chicken	1	150,000	150,000	1	70000	70000	220,000
Sequiry	1	12000	12,000			0	12,000
<b>Total</b>	<b>5503</b>	<b>172,069</b>	<b>219,900</b>	<b>3</b>	<b>120,000</b>	<b>120,000</b>	<b>339,900</b>

## Source of Finance



**Entrepreneur**  
**Investment:219,900**  
**Investor Investment:120,000**  
**Total Investment:319,900**

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>monthly</b>	<b>Tri-monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...		65000	260000	273000	286650
		0	0	0	0
<b>Total Sales (A)</b>		0	0	0	0
<b>Less. Variable Expense</b>		0	0	0	0
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...		0	0	0	0
		0	0	0	0
		0	0	0	0
<b>Total variable Expense (B)</b>		0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		65000	260000	273000	286650
<b>Less. Fixed Expense</b>					
Food	2000	6000	6300	6615	6945.75
Electricity Bill	500	1500	1575	1653.75	1736.4375
Mobile Bill	300	900	945	992.25	1041.8625
Salary (self)	7000	21000	22050	23152.5	24310.125
Transportation	2000	6000	6300	6615	6945.75
Entertainment	200	600	630	661.5	694.575
Generator		0	0	0	0
Gurd	2000	6000	6300	6615	6945.75
Depriciation		0	0	0	0
<b>Total Fixed Cost</b>	<b>14000</b>	42000	44100	46305	48620.25
<b>Net Profit (E) [C-D]</b>		<b>23000</b>	<b>215900</b>	<b>226695</b>	<b>238029.75</b>
<b>Investment Payback</b>			<b>48000</b>	<b>48000</b>	<b>48000</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 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	120,000		
1.2	Net Profit	215900	226695	238029.75
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167900	346595
	<b>Total Cash Inflow</b>	335900	394595	584625
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	<b>Total Cash Outflow</b>	168000	48000	48000
<b>3</b>	<b>Net Cash Surplus</b>	167900	346595	536625

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Year's  
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