Proposed NU Business Name: AHSAN FISH FARM



Project identification and prepared by: Md. Atiqur Rahman, 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 <i>Years</i>)		
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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. SAJEDA MD ALI AHSAN 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: (v) Who pays GB loan nstallment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Outstanding loan: Nil Brother No No 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	:	Five years experience in running business.
Training Info	:	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.

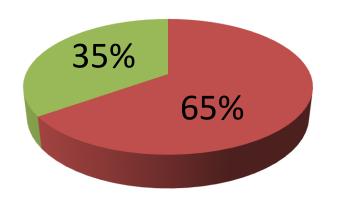
Proposed Nobin Udyokta Business Info			
Business Name	:	AHSAN FISH FARM	
Location	:	Chechua Mor	
Total Investment in BDT	:	2,87,000 taka	
Financing	:	Self BDT 1,87,000 (from existing business) 65% Required Investment BDT 1,00,000 (as equity) 35%	
Present salary/drawings from business (estimates)	:	5,000 Taka	
Proposed Salary	:	5,000 Taka	
Size of shop	:	650ft x 430 ft= 279500 square ft	
Implementation	:	 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,	190,000	360,000			
Bata, Mrigel, etc.	180,000				
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			

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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,	220,000	640,000	672.000	705 600			
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)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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











































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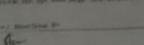
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FAMILY PICTURE

