

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



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARHAD ALI
Age	:	15-01-1984(32Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 1 Doughter
No. of siblings:	:	1 Beother & 2 Sister's
Address	:	Vill: Samna P.O: Jahidgonj P.S: ghatail, 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	:	MRS. AMENA BEGUM
(iii) Father's name	:	MD. HOZROT ALI
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 54 (Female), Member ID: 3584, Group No: 01 Member since: 07-10-1989 (27Years) First loan: BDT 2,500 Taka.Existing Loan:BDT 40,000 Outstanding loan: BDT 27,680 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.	:	01756933625
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

MRS. AMENA BEGUM joined Grameen Bank since 27 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	:	FORHAD FISH FARM
Location	:	Samna,Kalihati,Tangail
Total Investment in BDT	:	BDT 392,000/-
Financing	:	Self BDT 242,000/- (from existing business) 62% Required Investment BDT 150,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	1 acre
Security of the shop	:	55000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪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... ▪Average 40% gain on sales. ▪The business is operating by entrepreneur. Existing No employee.After Equity Fund 1 Employee will Be Appointed. ▪The Shop Is Rented. ▪Collects goods from modhupur,Gopalpur. ▪Agreed grace period is 3 months.

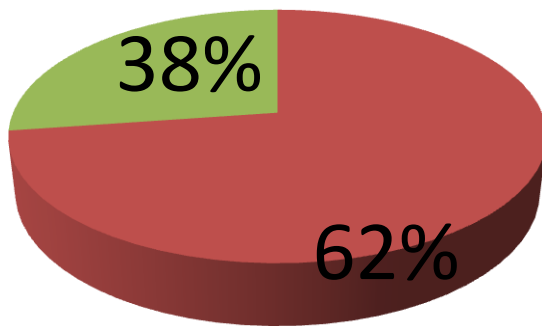
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
ruui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	130000	520000
Total Sales (A)	130000	520000
Less. Variable Expense		
ruui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	78000	312000
Total variable Expense (B)	78000	312000
Contribution Margin (CM) [C=(A-B)]	52000	208000
Less. Fixed Expense		
Rent		
Electricity Bill	300	1200
Mobile Bill	600	2400
Salary (self)	15000	60000
Food cost	9000	36000
Transportation	1500	6000
Entertainment	600	2400
Total fixed Cost (D)	27000	108000
Net Profit (E) [C-D]	25000	100000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rui=70*120,katol=20*150,karfiu=60*140,glass karf=80*120,shorputi=30*130,mirka=50*120,silver20*100,shing fis=20000*2,kura=1*1000	137000	150000	287000
Bank Balance	50000		50000
Security	55000		55000
Total	242000	150000	392000

Source of Finance



**Entrepreneur
Investment:242,000
Investor Investment:150,000
Total Investment:392,000**

Financial Projection (BDT)				
Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	190000	760000	798000	837900
Total Sales (A)	190000	760000	798000	837900
Less. Variable Expense				
rui,katol,karfiu,glass karf,shor puti,mirka,silver,shing fish...	114000	456000	478800	502740
Total variable Expense (B)	114000	456000	478800	502740
Contribution Margin (CM) [C=(A-B)	76000	304000	319200	335160
Less. Fixed Expense				
Electricity Bill	300	1200	1200	1200
Mobile Bill	750	3000	3000	3000
Salary (self)	15000	60000	60000	60000
Salary (stuff)	9000	36000	36000	36000
Transportation	1500	6000	6000	6000
Entertainment	750	3000	3000	3000
Food Cost	12000	48000	48000	48000
Total Fixed Cost	39300	157200	157200	157200
Net Profit (E) [C-D)	36700	146800	162000	177960
Investment Payback		60000	60000	60000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	146800	162000	177960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86800	188800
	Total Cash Inflow	296800	248800	366760
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000		
3	Net Cash Surplus	86800	188800	306760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Months
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













FAMILY PICTURE