

Proposed NU Business Name: **M/S. OYAFI FISHERIS**



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHAG RANA
Age	:	11-12-1984 (33Years)
Education, till to date	:	B.B.A (Honours)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	-
Address	:	Vill:Uttor millik bagha,P.O: Bagha, P.S: Bagha, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.RINA KAMAL
(iii) Father's name	:	MD.KAMAL HOSSIN
(iv) GB member's info	:	Branch: Monigram, Bagha Centre # 67(Female), Member ID: 5998/2 Group No: 02 Member since: -10-05-2005 to 25-07-2012 new 30-03-2017(07years)
Further Information:		First loan: BDT -10,000
(v) Who pays GB loan installment	:	Existing Loan: , 4,000 Outstanding loan: 4,000 Fathers
(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 no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-231000
Father's Contact No.	:	01764-937548
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.RINA KAMAL joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S. OYAFI FISHERIS
Location	:	Chandipur, Rajshahi
Total Investment in BDT	:	BDT 284,000/-
Financing	:	Self BDT 234,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	4.00 Acr.
Security of the shop	:	BDT -100,000
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish farm.▪Various type of fish like; Ruhi fish, Carp fish, Mrigel fish etc cultivate here.▪The business is operating by entrepreneur. Existing no employee.▪The pond is Rent .▪Collects fish from puthia & Rajshahi.▪Agreed grace period is 3 months

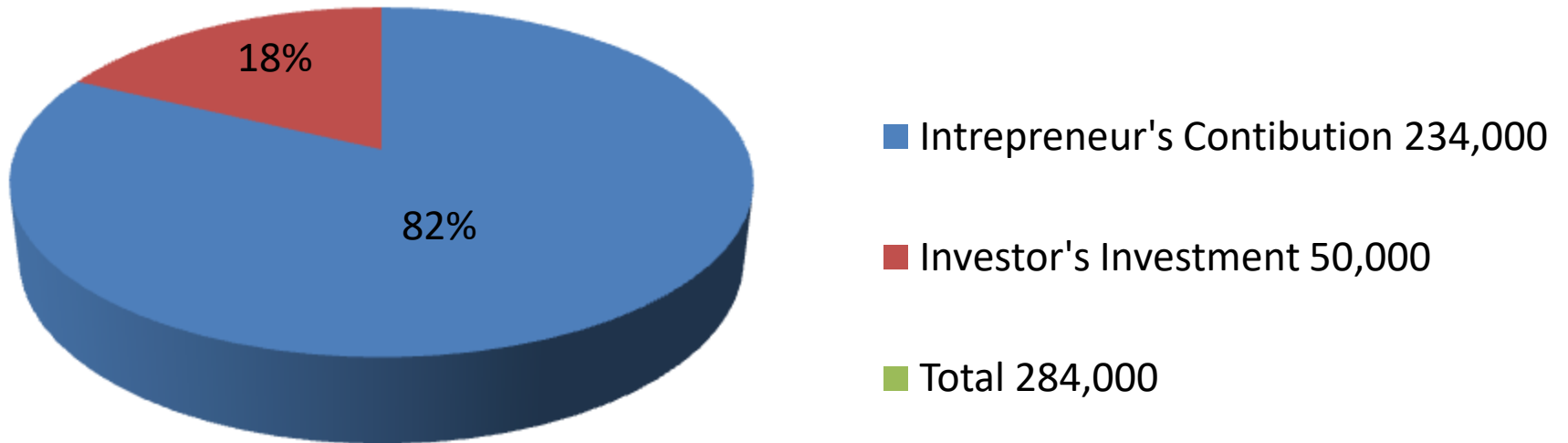
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Fish(800 kg* 150)=120,000	720,000	1,440,000
Total Sales (A)	720,000	1,440,000
Less. Variable Expense		
Fish		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	720,000	1,440,000
Less. Fixed Expense		
Food	300,000	600,000
Rent	240,000	480,000
Transportation	36,000	72,000
Salary (self)	30,000	60,000
Salary (staff)	0	0
Entertainment	1,200	2,400
Guard	30,000	60,000
Mobile bill	1,800	3,600
Bank charge	600	1,200
Total fixed Cost (D)	639,600	1,279,200
Net Profit (E) [C-D]	80,400	160,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rui Cattle & Mrigual	114,000	0	114,000
Others	20,000	0	20,000
Fish Food & Breeding Fish	0	50,000	50,000
Security of Pond	100,000		100,000
Total	234,000	50,000	284,000

Source of Finance



Financial Projection (BDT)				
Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fish(850kg*150)=127,500	765,000	1,530,000	1,606,500	1,686,825
Total Sales (A)	765,000	1,530,000	1,606,500	1,686,825
Less. Variable Expense				
Fish feed & Medicine				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	765,000	1,530,000	1,606,500	1,686,825
Less. Fixed Expense				
Food	300,000	600,000	620,000	645,000
Rent	240,000	480,000	490,000	500,000
Transportation	36,000	72,000	75,000	77,000
Salary (self)	30,000	60,000	60,000	60,000
Salary (staff)	0	0	0	0
Entertainment	1,200	2,400	2,500	2,700
Guard	30,000	60,000	63,000	65,000
Mobile bill	1,800	3,600	4,000	4,500
Bank charge	600	1,200	1,300	1,400
Total Fixed Cost	639,600	1,279,200	1,315,800	1,355,600
Net Profit (E) [C-D]	125,400	250,800	290,700	331,225
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	250,800	290,700	331,225
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	230,800	501,500
	Total Cash Inflow	300,800	521,500	832,725
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	230,800	501,500	812,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures













