

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



Project identification and prepared by: MD. Kazem Uddin,  
Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



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

Name	:	<b>MD. ATIKUR RAHMAN</b>
Age	:	20-11-1983 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers and 3 Sisters
Address	:	Vill: Lakshmipura, P.O: Gazipur, P.S: Gazipur Sadar, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. ANWARA</b>
(iii) Father's name	:	<b>MD. AZMAT ALI</b>
(iv) GB member's info	:	Branch: Prohladpur, Centre # 75(Female), Member ID: 7022, Group No: 06 Member since: 03-07-1996 To 02-05-2011 (15Years) First loan: 5,000 taka.
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-752166
Mother's Contact No.	:	01675-837500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

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

MOST. ANWARA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANVIR FISH FARM</b>
Location	:	Lakshmipura, Gazipur.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,30,000/- (from existing business) 70% Required Investment BDT 1,00,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of pond	:	5 Bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing fish like; Ruhi fish, Carp fish, Silver carp etc.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Among the three pond one pond owner is entrepreneur and rest of are under leasing.</li><li>▪Collects goods from Chourasta, Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

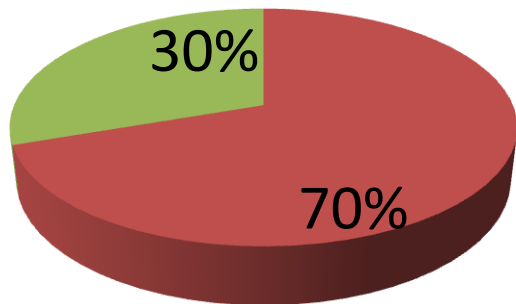
## Existing Business (BDT)

Particular	4 Months	Yearly
<b>Revenue (sales)</b>		
Fish	200,000	600,000
<b>Total Sales (A)</b>	<b>200,000</b>	<b>600,000</b>
<b>Less. Variable Expense</b>		
Fish & Feed	80,000	240,000
<b>Total variable Expense (B)</b>	<b>80,000</b>	<b>240,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>120,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>		
Lease	20,000	60,000
Electricity Bill	1,600	4,800
Mobile Bill	1,200	3,600
Salary (self)	20,000	60,000
Transportation	2,000	6,000
Entertainment	1,200	3,600
Salary (staff)	40,000	120,000
<b>Total fixed Cost (D)</b>	<b>86,000</b>	<b>258,000</b>
<b>Net Profit (E) [C-D]</b>	<b>34,000</b>	<b>102,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Nailotica	60,000	10,000	70,000
Ruhi Fish (400kg x 160)	64,000	10,000	74,000
Carp Fish (150 x 120)	18,000	10,000	28,000
King fri fish (80 x 120)	9,600	4,000	13,600
Silver Carp (80 x 80)	6,400	4,000	10,400
Soal fish etc	12,000	6,000	18,000
Fish Feed	-	56,000	56,000
Lease	60,000	-	60,000
<b>Total</b>	<b>230,000</b>	<b>100,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 100,000
- Total 330,000

# Financial Projection (BDT)

Particular	4 Months	1st Year	2nd Year
<b>Revenue (sales)</b>			
Fish	350,000	1,050,000	1,102,500
<b>Total Sales (A)</b>	<b>350,000</b>	<b>1,050,000</b>	<b>1,102,500</b>
<b>Less. Variable Expense</b>			
Fish & Feed	175,000	525,000	551,250
<b>Total variable Expense (B)</b>	<b>175,000</b>	<b>525,000</b>	<b>551,250</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>175,000</b>	<b>525,000</b>	<b>551,250</b>
<b>Less. Fixed Expense</b>			
Lease	20,000	60,000	60,000
Electricity Bill	1,600	4,800	5,500
Mobile Bill	1,600	4,800	5,500
Salary (self)	20,000	60,000	60,000
Transportation	2,800	8,400	10,500
Entertainment	1,200	3,600	4,000
Salary (staff)	60,000	180,000	180,000
<b>Total Fixed Cost</b>	<b>107,200</b>	<b>321,600</b>	<b>325,500</b>
<b>Net Profit (E) [C-D]</b>	<b>67,800</b>	<b>203,400</b>	<b>225,750</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	203,400	225,750
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		143,400
	<b>Total Cash Inflow</b>	<b>303,400</b>	<b>369,150</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>143,400</b>	<b>309,150</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













































অতিরিক্ত কপি

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কেন্দ্রীয় কার্যালয় ঢাকা: ১৯৮৩  
১৯৮৩ চন্দ্রপুর মে: ১৯৮৩  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



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পিতা: মোঃ আজমত আলী  
মাতা: মোছাঃ আনোয়ারা  
Date of Birth: 20 Nov 1983  
ID NO: 3323007160849

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের মালিকি। এটি ব্যবহারকারী কর্তৃক  
কোনও পণ্য বা সেবা নিষ্পত্তি পত্র অধিনে করা হলে বা অন্য কারণে বাতিল করা হবে।  
ক্রিয়মান পত্র নং ০১, রাজস্ব সচিবালয়, গাজীপুর, ঢাকা, ডাকঘর: গাজীপুর - ১৭০০  
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# FAMILY PICTURE

