



**Grameen Kalyan**

**Proposed NU Business Name : Ataur Fisheries**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: Ataur Rahman Vill: Tarundia, Post: Tarundia, Upazilla : Ishwargonj, District: Mymensingh.
Age	: 27 Years
Marital status	: Single
No. of siblings:	: 5 (Five) brothers.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Romisha Begum : Late. Zahur Ali : Branch: Uchakhela, Ishwargonj, Group # 06, Centre # 86/M, Loan no: 8685/02, Member since: 2003, First loan: Tk.10,000, Existing loan: 20,000, Outstanding: 20,000 : Nobin Udyokta ( The entrepreneur himself) : No : Yes (BDT. 102,000) : Nil : Nil
Education, till to date	: Masters in Management.

## ***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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no institutional training he got three years experiences in this business. This is my family business : He has no institutional training
Other Own/Family Sources of Income	:	Brothers income from agriculture and they also assist me to run my business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713540612
National ID number	:	6113190640127
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 10,000 (Ten thousand) and used the money for fisheries. Subsequently she borrowed loan from GB for several times for different activities including house loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

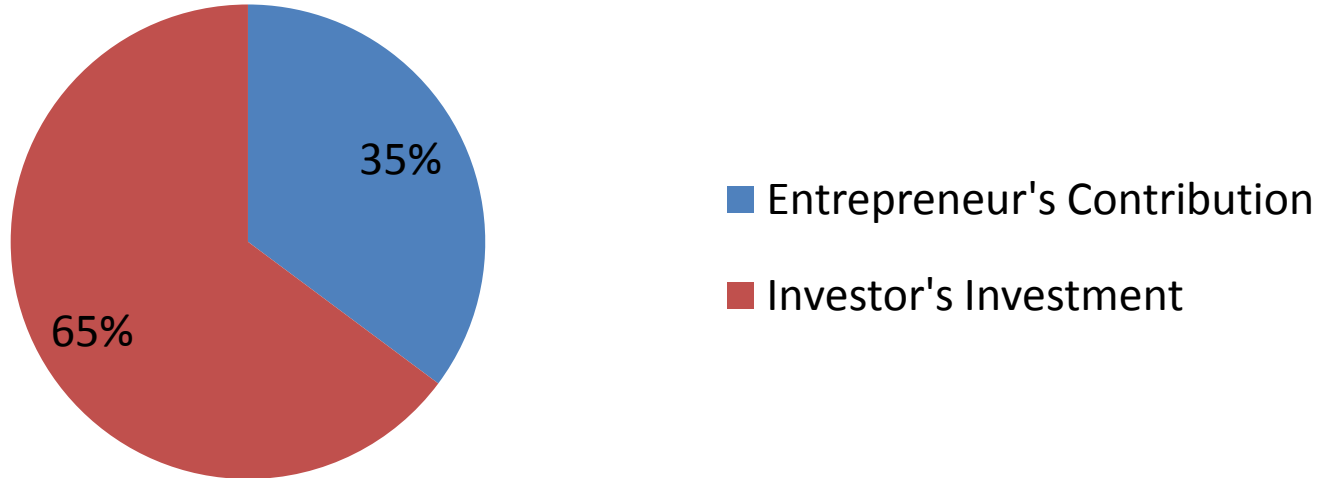
Business Name	:	<b><i>Ataur Fisheries</i></b>
Address/ Location	:	Tarundia, Ishwargonj, Mymensingh.
Total Investment in BDT	:	<b>BDT 540,000</b>
Financing	:	Self <b>BDT= 190,000</b> (from existing business and cash) Required Investment <b>BDT= 3,50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	<b>BDT= 5,000</b> (Five thousand)
Proposed Business Implementation Plan	:	(i) The project will start with 2 ponds (total .60 acre land). All the ponds are my own. Planning to cultivate 2 different types of fish in each pond in two layer (Koi & Singh) and two cycle in each year. The estimated pay back period is 3 years. The expected date to start the project is early March 2015.

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
Land (1 Own Ponds and 2 leased)	0	30,000	30,000
Water motor	0	15,000	15,000
White Fish	20,000		20,000
Baby Fish (Koi & Singh)	0	68,400	68,400
Fish Food	0	3,97,440	3,97,440
Electric fitting	0	2,000	2,000
Cash in hand	7,160	0	7,160
<b>Total Capital</b>	<b>27,160</b>	<b>5,12,840</b>	<b>5,40,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,000	35
Investor's Contribution (GK)	350,000	65
<b>Total Investment</b>	<b>540,000</b>	<b>100</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1st Cycle	2nd Cycle	Yearly ( 1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
<b>Revenue:</b>									
Estimated Sales Koi	460,800	460,800	921,600	483,840	483,840	967,680	508,032	508,032	1,016,064
	-	-	-	-	-	-	-	-	-
Sales of Singh fish	247,680	247,680	495,360	260,064	260,064	520,128	273,067	273,067	546,134
<b>(A) Total Revenue</b>	<b>708,480</b>	<b>708,480</b>	<b>1,416,960</b>	<b>743,904</b>	<b>743,904</b>	<b>1,487,808</b>	<b>781,099</b>	<b>781,099</b>	<b>1,562,198</b>
<b>Less: Cost of sales</b>									
Baby fish (koi)	38,400	38,400	76,800	40,320	40,320	80,640	42,336	42,336	84,672
Baby fish (Singh)	30,000	30,000	60,000	31,500	31,500	63,000	33,075	33,075	66,150
Food & medicine for Koi & Singh	397,440	397,440	794,880	417,312	417,312	834,624	438,178	438,178	876,355
	-	-	-	-	-	-	-	-	-
<b>(B) Total Cost of Sales</b>	<b>465,840</b>	<b>465,840</b>	<b>931,680</b>	<b>489,132</b>	<b>489,132</b>	<b>978,264</b>	<b>513,589</b>	<b>513,589</b>	<b>1,027,177</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>242,640</b>	<b>242,640</b>	<b>485,280</b>	<b>254,772</b>	<b>254,772</b>	<b>509,544</b>	<b>267,511</b>	<b>267,511</b>	<b>535,021</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	2,000	2,000	4,000	2,200	2,200	4,400
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors	600	600	1,200	630	630	1,260	662	662	1,323
Fish Net	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Wages	24,000	24,000	48,000	25,200	25,200	50,400	26,460	26,460	52,920
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Other Expenses	1,000	1,000	2,000	1,050	1,050	2,100	1,103	1,103	2,205
<b>Non Cash Item:</b>									
Depreciation Expenses	1,700	1,700	3,400	1,700	1,700	3,400	1,700	1,700	3,400
<b>Total Operating Cost (D)</b>	<b>68,300</b>	<b>68,300</b>	<b>136,600</b>	<b>71,715</b>	<b>71,715</b>	<b>143,430</b>	<b>75,301</b>	<b>75,301</b>	<b>150,602</b>
<b>(C-D)Net Profit:</b>	<b>174,340</b>	<b>174,340</b>	<b>348,680</b>	<b>183,057</b>	<b>183,057</b>	<b>366,114</b>	<b>192,210</b>	<b>192,210</b>	<b>384,420</b>
<b>Retained Income:</b>			<b>348,680</b>			<b>366,114</b>			<b>384,420</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half-Yearly installment including ownership transfer fee after six months grace period.



# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

	<b>0</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><i>Cash inflow:</i></b>				
Opening Balance	0	55,160	279,840	521,954
Capital Infusion by Udyokta	190,000			
Capital Infusion by Investor	350,000			
Sales	0	1,416,960	1,487,808	1,562,198
Total Receipts	540,000	1,472,120	1,767,648	2,084,152
<b><i>Cash Outflow:</i></b>				
Cost of goods sold	465,840	931,680	978,264	1,027,177
Operating expenses	2,000	136,600	143,430	150,602
Fixed Asset	17,000			
Return to investor (including Transfer fee)		124,000	124,000	172,000
Total payment	484,840	1,192,280	1,245,694	1,349,779
Closing Balances	55,160	279,840	521,954	734,374

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1  
Others (beyond family): 1  
Future employment: 0
- Skill and experience;
- Own Land;
- Ownership in his own name.

## **W**EAKNESS

- Unavailability of quality food;
- Shortage of foods.

## **O**PPORTUNITIES

- 3 years practice experience;
- This area is famous for fish farming;
- Family business;
- Investor's money will be payback in three years.

## **T**HREATS

- Virus, bacterial, fungal & water mold infection;
- Water temperature;
- Theft;
- Water pollution;

Presented at Executive SB Design Lab on February  
28, 2015 at Grameen Kalyan

Thank you

Pictures

# My mother and me





# Trade License

ইউপি ফর্ম-১৩ পরিশিষ্ট-১৩

**লাইসেন্স ফি আদায় রেজিস্টার**

অর্থ বছর ২০১৪-২০১৫

**লাইসেন্স**

ক্রমিক নং: 57

ইউনিয়ন পরিষদ: তাকান্দিয়া  
উপজেলা: ইক্বরগঞ্জ  
জেলা: সরস্বতী

বই নম্বর: ১  
লাইসেন্স নম্বর: ৫৭

তারিখ: ৩০/৭/২০১৪

লাইসেন্সধারীর নাম: সম্মিক সিরিজ, পো: সাতার রহমান  
পিতা/পূর্বের নাম: বুত রুহুল আলী  
ঠিকানা: গ্রাম + পো: তাকান্দিয়া, ইক্বরগঞ্জ, সরস্বতী  
পেশার ধরন: কন্স্ট্রাক্ট  
৩০/০৩/২০১৫ ইং তারিখ পর্যন্ত বৈধ।  
ফি প্রদানের পরিমাণ টাকা: ১০০০ কণায়: (একশত টাকা মাত্র)  
প্রাণ্ড হয়ে তার ব্যক্তি/বৃদ্ধি/পেশা জন ইউনিয়ন চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ৩০/৭/২০১৪

চেয়ারম্যানের দস্তখত  
সি: জাহিদ হাসান  
সেবারমান  
উপজেলা পরিষদ  
ইক্বরগঞ্জ

**Thank You**