

Proposed NU Business Name: **ARIF DAIRY FARM**



Project identification and prepared by, Aowlad Hossain  
Feni sadar Unit, Feni

Project verified by: Susanta kumar Bishwash



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

Name	:	<b>MD. ARIFUR RAHMAN</b>
Age	:	08-07-1982 ( 35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill: North Charipur ; P.O: Feni ; P.S: Feni Sadar ; Dist: Feni
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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>ABUL KHAYER</b>
(iv) GB member's info	:	Branch: Passgasia, Feni Centre # 06 (Female), Member ID: 2835 , Group No: 03 Member since: 23-05-2008 To 01-04-2009 ( 05Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 00000 Outstanding loan: BDT Nil
(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	:	03 years experience in running business. 03 Years in own business. He has No Year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01866-083528
Family's Contact No.	:	01815-652592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARIF DAIRY FARM</b>
Location	:	North Charipur, Feni
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 360,000/- (from existing business) 86% Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Bull etc.</li><li>▪Average 100% gain on sales.</li><li>▪The Farm is Own.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow, Calf, Bull etc.	600	18,000	216000
<b>Total Sales (A)</b>	600	18,000	216000
<b>Less Variable Expense</b>			
Cow, Calf, Bull etc.	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		300	3600
Salary (Self)		5,000	60,000
Salary (staff)		6,000	72,000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>11,900</b>	<b>142,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6,100</b>	<b>73,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	100,000	300,000	1	60000	60,000	360,000
Calf	3	20000	60,000	0	0	0	60,000
<b>Total</b>	<b>12</b>	<b>120000</b>	<b>360,000</b>	<b>1</b>	<b>60000</b>	<b>60,000</b>	<b>420,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Cow, Calf, Bull etc.	800	24,000	288000	302400	317520
<b>Total Sales (A)</b>	800	24,000	288000	302400	317520
<b>Less Variable Expense</b>					
Cow, Calf, Bull etc.	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6,500	7,000
Transportation		600	7200	8,000	8,500
Salary(Staff)		5000	60,000	60,000	60,000
Salary (self)		6,000	72,000	72,000	72,000
Mobile bill		400	4800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>12,500</b>	<b>150,000</b>	<b>151,500</b>	<b>152,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,500</b>	<b>138,000</b>	<b>150,900</b>	<b>164,720</b>
Investment Payback			24,000	24,000	24,000



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

SR#	<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	60,000		
1.2	Net Profit	138,000	150,900	164,720
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114,000	240,900
	<b>Total Cash Inflow</b>	198,000	264,900	405,620
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	114,000	240,900	381,620

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

