

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



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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	PROKAS
Age	:	05-03-1982 (35 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: West barha, P.O: Barha . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	LATE OHELLA
(iii) Father's name	:	PORES CHANDRA
(iv) GB member's info	:	Branch: Bardhanpara Nawabgonj, Centre # 48(Female), Member ID: 7601, Group No: 06 Member since: 15-01-1996 (14 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869-669809
Family's Contact No.	:	01920-931918
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

OHELLA joined Grameen Bank since 21 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARPONA DAIRY FARM
Location	:	West barha, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 Cox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

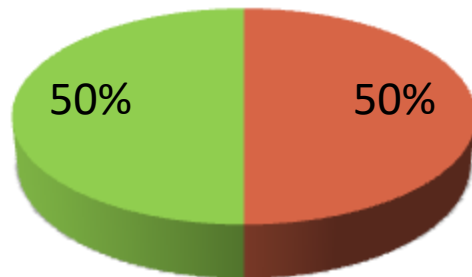
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ox Sales			1,40,000
Total Sales (A)			1,40,000
Less. Variable Expense			
Straw, Bran, Medicine etc		2,000	24,000
Total variable Expense (B)		2,000	24,000
Contribution Margin (CM) [C=(A-B)]			1,16,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]			39,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	01	50,000	50,000	1	50,000	50,000	1,00,000
Total			50,000			50,000	1,00,000

0% Source of Finance



- Entrepreneur's Contribution's :- 50,000
- Investor Investment's :- 50,000
- Total :- 1,00,000

Financial Projection (BDT)

Particular	Monthly	1 st Year	2 nd Year
Revenue (sales)			
Ox Sales		2,00,000	2,10,000
Total Sales (A)		2,00,000	2,10,000
Less. Variable Expense			
Straw, Bran, Medicine etc	3,500	42,000	44,100
Total variable Expense (B)	3,500	42,000	44,100
Contribution Margin (CM) [C=(A-B)]		1,58,000	1,65,900
Less. Fixed Expense			
Mobile Bill	400	4,800	4,800
Salary (self)	5,000	60,000	60,000
Electricity Bill	300	3,600	3,700
Transportation	1,000	12,000	12,000
Total Fixed Cost	6,700	80,400	80,500
Net Profit (E) [C-D]		77,600	85,400
Investment Payback		30,000	30,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	77,600	85,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		47,600
	Total Cash Inflow	1,27,600	1,33,000
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	47,600	1,03,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: kumarbarilla, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE