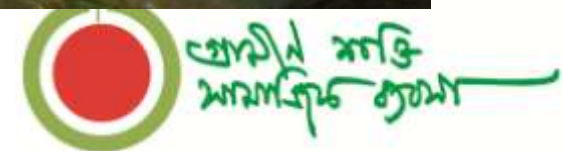


Proposed NU Business Name: **ARAFAT DAYRI FARM**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Susanto Kumar Bishwas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANARA BEGUM
Age	:	12-06-1984 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	04 Sons
No. of siblings:	:	03 Brother
Address	:	Vill: Boroya, P.O; Enayetnagar, P.S; Dagonbhuyain, 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	:	MAFIYA KHATUN
(iii) Father's name	:	JAMILUR RAHAMAN
(iv) GB member's info	:	Branch: Equbpur, Dagobhyuain. Centre # 52 (Female), Member ID: 4783, Group No: 02 Member since: 2006 to 2014 (8 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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	:	6 Months experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869175697
Mother's Contact No.	:	01818792620/01882682677
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFIYA KHATUN joined Grameen Bank since 8 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	:	ARAFAT DAYRI FARM
Location	:	Bulbul chairman Bari, Boroya, Dagonbhuyain.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 05 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from feni.▪The farm is owned.▪Agreed grace period is 3 months.

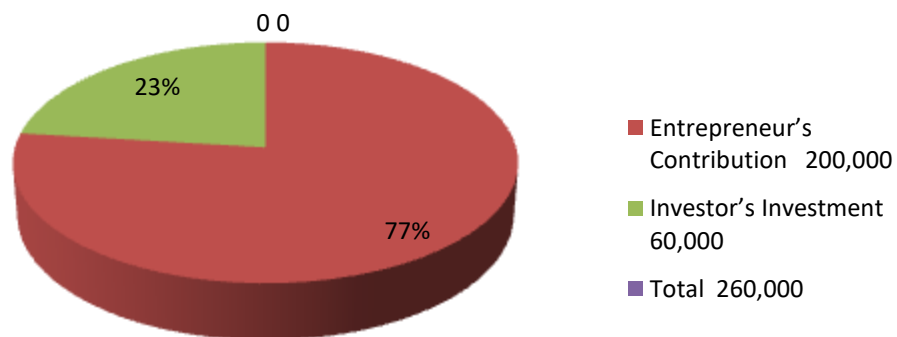
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (05x 100)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	125	3750	45000
Total variable Expense (B)	125	3750	45000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less. Fixed Expense			
Mobile Bill		500	6000
Cow food		8000	96000
Total fixed Cost (D)		8500	102000
Net Profit (E) [C-D]		2750	33,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80000	80,000	0	60000	60,000	140,000
Calf	1	60000	60,000	0	0	0	60,000
Bokna	2	30000	60,000	0			60,000
Total	4		200,000	0		60,000	260,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10 x 100)	1000	30,000	360,000	378,000	396,900
Calf Sale			25,000	25,000	25,000
Total Sales (A)	1000	30,000	385,000	403,000	421,900
Less. Variable Expense					
Straw, Bran, Medicine etc	250	7,500	90,000	94,500	99,225
Total variable Expense (B)	250	7,500	90,000	94,500	99,225
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283500	297675
Less. Fixed Expense					
Mobile Bill		1000	12,000	12200	12400
Cow food		8000	96000	96000	96000
Total Fixed Cost		9,000	108,000	108,200	108,400
Net Profit (E) [C-D]		13,500	162,000	175,300	189,275
Investment Payback			24,000	24,000	24,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	162,000	175,300	189,275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142,000	297,300
	Total Cash Inflow	222,000	317,300	486,575
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)	20000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	142,000	297,300	466,575

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 Months:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

