

Proposed NU Business Name: VAI VAI 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	:	SUMON RAJ BONGSHI
Age	:	03-03-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
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	:	KANCHON MALA
(iii) Father's name	:	NITAI RAJ BONGSHI
(iv) GB member's info	:	Branch: Bardhanpara Nawabgonj, Centre # 47(Female), Member ID: 3280/1, Group No: 03 Member since: 15-01-1992 (20 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 35,000 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.	:	01684-001910
Family's Contact No.	:	01904-511602
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANCHON MALA joined Grameen Bank since 25 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

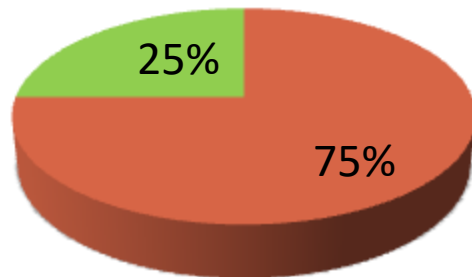
Business Name	:	VAIVAI DAIRY FARM
Location	:	West barha, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 Cox And 1 Calf 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.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk(8x60)	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	3500	42000
Total Variable Expense	0	3500	42000
Contributon Margin (CM) [C=(A-B)]	0	10900	130800
Less Fixed Expense			
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		5200	62400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	02	65,000	1,30,000	1	50,000	50,000	1,80,000
Calf	01	20,000	20,000				20,000
Total			1,50,000			50,000	2,00,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,50,000
- Investor Investment's :- 50,000
- Total :- 2,00,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(12x60)	720	21600	259200	272160	285768
	0	0	0	0	0
Total Sales(A)	720	21600	259200	272160	285768
Less Variable Expense (B)					
Straw,barn,medecine etc		4500	54000	56700	59535
Total Variable Expense	0	4500	54000	56700	59535
Contributon Margin (CM) [C=(A-B)]		17100	205200	215460	226233
Less Fixed Expense					
Electric Bill		0	0	300	600
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5900	10800	77200	869600
Net Profit (E)= [C-D]		11200	134400	141120	148176
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	134,400	141120	148176
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	114400	114400	235520
	Total Cash Inflow	184,400	255,520	383,696
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	114,400	235,520	363,696

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: Barha,Nawabgonj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

