

**Proposed NU Business Name: M/S VAI VAI POULTRY O FISHARIES AND DAIRY FARM**



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Dhonbari Unit, Tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>RONGON CHANDRA DAS</b>
Age	:	07-01-1986 ( 31 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Ambaria P.O: Ambaria P.S: Modhupur, Dist: Tangail.
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>GOLAPI RANI</b>
(iii) Father's name	:	<b>GOBINDRA CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Mijabari Modhupur, Centre # 45 (Female), Member ID: 6482, Group No: 02 Member since: 09-07-2005 (12 Years) First loan: BDT 2,000 Taka.
Further Information:		Existing loan: 35,000, Outstanding loan: 23,450 Taka
(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.)	:	None
Business Experiences and Training Info	:	Two years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-172711
Family's Contact No.	:	01957-222720
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

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

**GOLAPI RANI** Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S VAI VAI POULTRY O FISHARIES AND DAIRY FARM</b>
Location	:	Hamidpur Bazar, Ghatail,Tangail.
Total Investment in BDT	:	BDT 177,000
Financing	:	Self BDT 97,000(from existing business) 89% Required Investment BDT 80,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	7 Bigha
Implementation	:	<ul style="list-style-type: none"><li>▪He has a farm business.</li><li>▪The business is operating by entrepreneur. Existing 1 Employee.</li><li>▪The farm is Rented</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

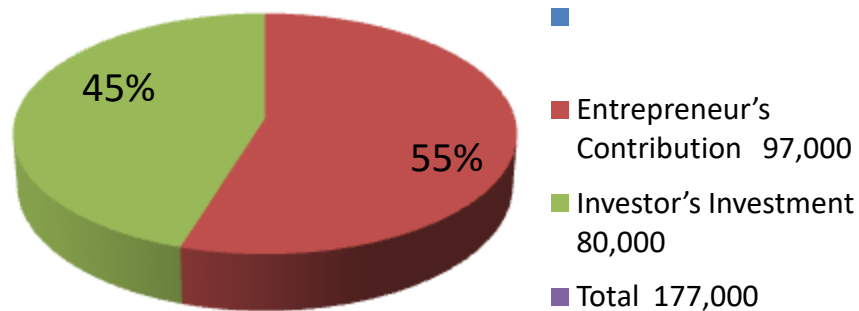
## Existing Business (BDT)

Particular	Half Yearly	Yearly
<b>Revenue (sales)</b>		
Fish	128,000	256,000
Cow	240,000	480,000
<b>Total Sales (A)</b>	<b>368,000</b>	<b>736,000</b>
<b>Less. Variable Expense</b>		
Feed & Medicine, Young Fish	41,000	82,000
Feed & Medicine	144,000	288,000
<b>Total variable Expense (B)</b>	<b>185,000</b>	<b>82,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>183,000</b>	<b>654,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	3,000	6,000
Salary (self)	30,000	60,000
Guard	600	1,200
Electricity bill	4,800	9,600
Salary (staff)	48,000	96,000
Transportation	18,000	36,000
<b>Total fixed Cost (D)</b>	<b>104,400</b>	<b>208,800</b>
<b>Net Profit (E) [C-D]</b>	<b>78,600</b>	<b>445,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Fish	560	250	40,000	0	0	0	40,000
Cow	8	50000	40,000	0	0	0	40,000
Security	1	17000	110,000	0	0	0	17,000
Fish Farm	0	0	0	1	80000	80,000	80,000
<b>Total</b>	<b>569</b>		<b>97,000</b>	<b>1</b>		<b>80,000</b>	<b>177,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Fish	175,000	350,000	367,500
Cow	240,000	480,000	504,000
<b>Total Sales (A)</b>	<b>415,000</b>	<b>830,000</b>	<b>871,500</b>
<b>Less. Variable Expense</b>			
Feed & Medicine, Young Fish	55,000	110,000	115,500
Feed & Medicine	144,000	288,000	302,400
<b>Total variable Expense (B)</b>	<b>199,000</b>	<b>398,000</b>	<b>417,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>216,000</b>	<b>432,000</b>	<b>453,600</b>
<b>Less. Fixed Expense</b>			
Mobile Bill	3,600	7,200	8,000
Salary (self)	30,000	60,000	60,000
Guard	600	1,200	1,200
Electricity bill	4,800	9,600	9,600
Salary (staff)	48,000	96,000	96,000
Transportation	22,000	44,000	44,000
<b>Total Fixed Cost</b>	<b>109,000</b>	<b>218,000</b>	<b>218,800</b>
<b>Net Profit (E) [C-D]</b>	<b>107,000</b>	<b>214,000</b>	<b>234,800</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	214,000	234,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		166,000
	<b>Total Cash Inflow</b>	<b>294,000</b>	<b>400,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>166,000</b>	<b>352,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











































FLY Emirates









FLY  
Emirates



# FAMILY PICTURE

