

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



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Feni sadar Unit, Feni  
Project verified by: Susanta kumar Bishwash



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

Name	:	<b>PONGKOJ KANTI DEY</b>
Age	:	18-12-1996 ( 21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill: Kazirbag ; P.O:Ranir Hatt ; 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>MADHURI RANI DEY</b>
(iii) Father's name	:	<b>MANIK CHANDRA DEY</b>
(iv) GB member's info	:	Branch: Pathan Nagar, Feni Centre # 05 (Female), Member ID: 2835 , Group No: 02 Member since: 28-06-2008 To Present ( 09Years) First loan: BDT 5000/- Existing loan: BDT 00000 Outstanding loan: BDT
Further Information:		
(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	:	10 years experience in running business. 04 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.	:	01852-290749
Family's Contact No.	:	01864-841980
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MADHURI RANI DEY** joined Grameen Bank since 09 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>PONGKOJ DAIRY FARM</b>
Location	:	Kazir Bag Bazar, Feni
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 80,000/- (from existing business) 57% Required Investment BDT 60,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 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 No employee.</li><li>▪Collects goods from Feni</li><li>▪Agreed grace period is 3 months.</li></ul>

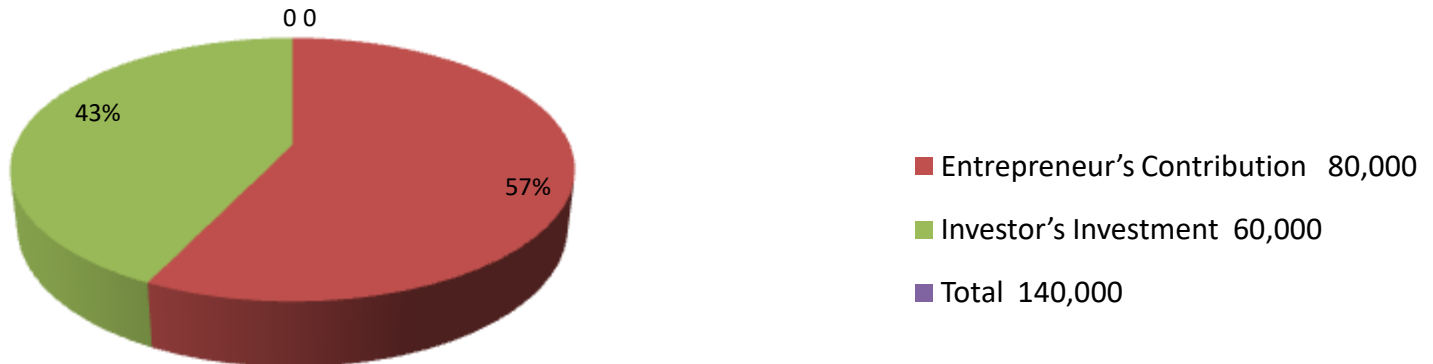
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow, Calf, Bull etc.	360	10,800	129,600
<b>Total Sales (A)</b>	<b>361</b>	<b>10,830</b>	<b>129,960</b>
<b>Less Variable Expense</b>			
Cow, Calf, Bull etc.	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Salary (Self)		3,000	36,000
Cow Food		2000	24000
<b>Total fixed cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5,600</b>	<b>67,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60,000	60,000	1	60,000	60,000	120,000
Calf	1	20,000	20,000	0	0	0	20,000
<b>Total</b>	<b>12</b>	<b>100,000</b>	<b>80,000</b>	<b>1</b>	<b>60,000</b>	<b>60,000</b>	<b>140,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Cow, Calf, Bull etc.	500	15,000	180000	189000	198450
<b>Total Sales (A)</b>	500	15,000	180000	189000	198450
<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>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less Variable Expense</b>					
Electricity bill		300	3,600	3,900	4,000
Salary(Staff)		3000	36,000	36,000	36,000
Cow Food		2000	24,000	24,000	24,000
<b>Total fixed cost (D)</b>		<b>5,300</b>	<b>63,600</b>	<b>63,900</b>	<b>64,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>125,100</b>	<b>134,450</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 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	116,400	125,100	134,450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92,400	193,500
	<b>Total Cash Inflow</b>	176,400	217,500	327,950
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>	92,400	193,500	303,950

# 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



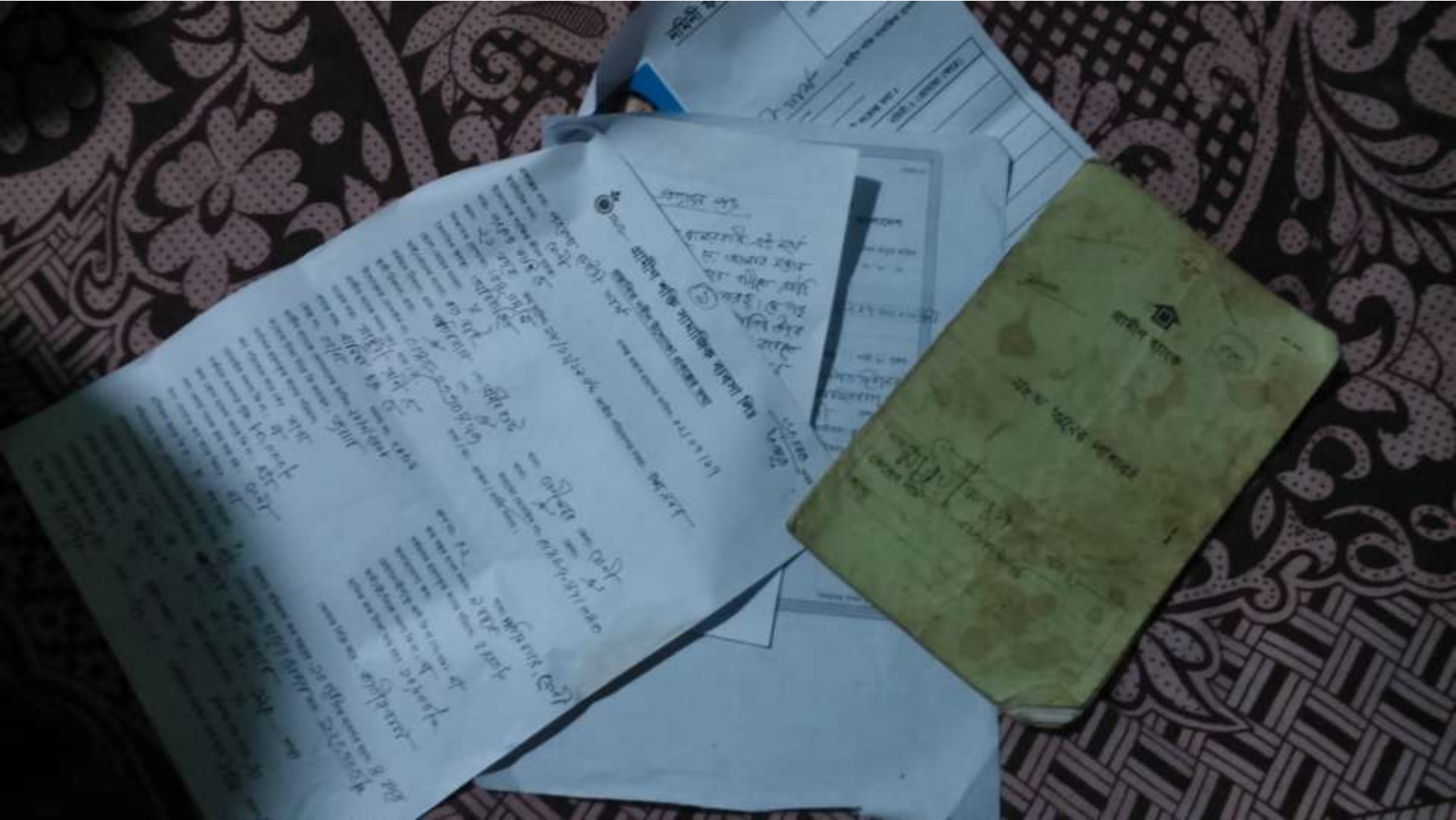












Handwritten text on the white envelope, including a circular stamp and several lines of text in Hindi.

Yellow envelope with a logo and text in Hindi, including the words 'राष्ट्रीय शाखा' (National Branch).

Printed form on a white sheet of paper, featuring a table with columns for 'Date', 'Particulars', and 'Amount'. The text is in Hindi.

Printed form on a white sheet of paper, partially obscured, with a table and text in Hindi.

# FAMILY PICTURE

