

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



Project identification and prepared by: Md. Asadul Haque,
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. ARIF |
| Age | : | 01-01-1991 (26 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 5 Brothers and 1 Sister |
| Address | : | Vill: Hailjor, P.O: Bhulesshor-1743, P.S: Kapashia, Dist: Gazipur. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MONOWARA BEGUM |
| (iii) Father's name | : | MD. CHAN MIA |
| (iv) GB member's info | : | Branch: Goshinga, Centre # 49 (Female), Member ID: 5025/1, Group No: 04 Member since: 20-01-2002 to 2017 (15Years) First Loan: BDT 10,000/- , Existing Loan: BDT 10,000/- Outstanding Loan: BDT 6,700/- |
| 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.) | : | No |
| Business Experiences and Training Info | : | 03 years experience in running business. He has 03 Years training |
| Other Own/Family Sources of Income | : | Yes (Raw Material Business) |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01969-852060 |
| Family's Contact No. | : | 01777-157660 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 15 years ago. At first She took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ARIF DAIRY FARM |
| Location | : | Hailjor West Para. |
| Total Investment in BDT | : | BDT 2,50,000/- |
| Financing | : | Self BDT 1,90,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 08 ft x 05 ft= 40 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has one cow, two oxes ,one calf in his farm.▪Average daily milk production is 6 liter and milk price is BDT 60/-.▪The business is operated by entrepreneur. Existing no employee.▪The farm is owned.▪Collects cows from Amraid Bazar.▪Agreed grace period is 3 months. |

Existing Business

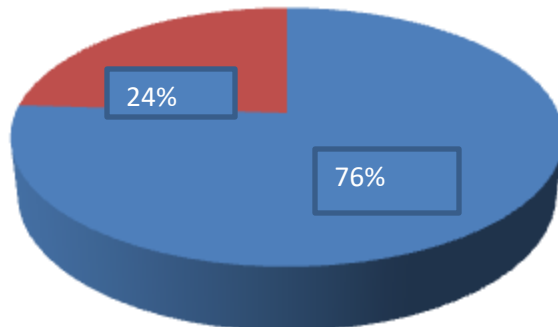
BDT (TK)

| Particulars | Daily | Monthly | Yearly |
|---|------------|---------------|-----------------|
| Revenue (sales) | | | |
| Milk (Daily: 6 litre x 60/- per litre) | 360 | 10,800 | 1,29,600 |
| Total Sales (A) | 360 | 10,800 | 1,29,600 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc. | 60 | 1,800 | 21,600 |
| Total variable Expense (B) | 60 | 1,800 | 21,600 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 1,08,000 |
| Less. Fixed Expense | | | |
| Transportation | | 300 | 3,600 |
| Mobile Bill | | 300 | 3,600 |
| Entertainment | | 150 | 1,800 |
| Salary (self) | | 4,000 | 48,000 |
| Total fixed Cost (D) | | 4,750 | 57,000 |
| Net Profit (E) [C-D] | | 4,250 | 51,000 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | Proposed Total |
|--------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Cow | 1 | 50,000 | 50,000 | 1 | 60,000 | 60,000 | 1,10,000 |
| Ox | 2 | 60,000 | 1,20,000 | | | | 1,20,000 |
| Calf | 1 | 20,000 | 20,000 | | | | 20,000 |
| Total | 4 | | 1,90,000 | 1 | | 60,000 | 2,50,000 |

Source of Finance



■ Entrepreneur's Contribution- 1,90,000

■ Investor's Investment- 60,000

■ Total Investment-2,50,000

Financial Projection

BDT (TK)

| Particulars | Daily | Monthly | 1st Year | 2nd Year (+5%) | 3rd year (+5%) |
|---|------------|---------------|-----------------|-------------------|-------------------|
| Revenue (sales) | | | | | |
| Milk (Daily: 10 litre x 60/- per litre) | 600 | 18,000 | 2,16,000 | 2,26,800 | 2,38,140 |
| Total Sales (A) | 600 | 18,000 | 2,16,000 | 2,26,800 | 2,38,140 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc. | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Total variable Expense (B) | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 1,62,000 | 1,70,100 | 1,78,605 |
| Less. Fixed Expense | | | | | |
| Transportation | | 500 | 6,000 | 7,000 | 8,000 |
| Mobile Bill | | 350 | 4,200 | 4,400 | 4,500 |
| Entertainment | | 150 | 1,800 | 1,800 | 1,800 |
| Salary (self) | | 5000 | 60,000 | 60,000 | 60,000 |
| Total Fixed Cost | | 6,000 | 72,000 | 73,200 | 74,300 |
| Net Profit (E) [C-D] | | 7,500 | 90,000 | 96,900 | 1,04,305 |
| 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 | 90,000 | 96,900 | 1,04,305 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 66,000 | 1,38,900 |
| | Total Cash Inflow | 1,50,000 | 1,62,900 | 2,43,205 |
| 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 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 66,000 | 1,38,900 | 2,19,205 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
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



আমাদের শক্তি
সামাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক

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প্রস্তাবিত নবীন উদ্যোক্তা প্র

আর্থিক স্ট্রাকচার

কম্পিউটার, সাবস্ক্রিপশন প্রকল্প প্রস্তাব

প্ত জীবন বৃত্তান্ত:

স্বাঃ আর্থিক

সহিত







FAMILY PICTURE

