

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



Project identification and prepared by: Md. Shahadat hossian  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>PORDIP CHONDUN PAUL</b>
Age	:	08-07-1999(18 Years)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brother
Address	:	Vill: islampur P.O: ukhariabari P.S:donbari 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>ALO RANI PAL</b>
(iii) Father's name	:	<b>NEKHIL CHONDUN PAL</b>
(iv) GB member's info	:	Branch: jadunathpur donbari, Centre # 5 (Female), Member ID: 1745/1, Group No: 07 Member since: 2012 raning(5Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 30000 Outstanding loan: 12380Taka
(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	:	3 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.	:	01739-121054
Family's Contact No.	:	01770-671857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

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

**ALO RANI PAL** Joined Grameen Bank Since 05 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

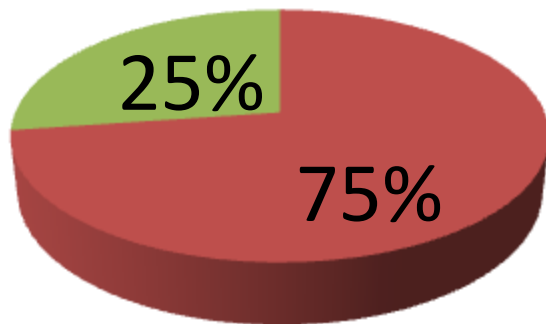
Business Name	:	<b>PRODIP DAIRY FARM</b>
Location	:	Islampur Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 250,000
Financing	:	Self BDT 200,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	50 ft x 50 ft= 500 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow ,Etc</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The farm is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Dud fish,Etc	2,500	75,000	900,000
	0	0	0
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Dud fish,Etc	1,500	45,000	540,000
	0	0	0
<b>Total variable Expense (B)</b>	1,500	45,000	540,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30,000	360,000
<b>Less. Fixed Expense</b>			
Rent		12,000	144,000
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		0	0
Transportation		0	0
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>17,200</b>	<b>206,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>153,600</b>

### Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	3P	0	160,000			50,000	210,000
KUMAR			40,000				40,000
Security							0
<b>Total</b>			<b>200,000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>250,000</b>



**Entrepreneur**  
**Investment:200,000**  
**Investor Investment:50,000**  
**Total Investment:250,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
<b>Revenue (sales)</b>					
COW, KUMAR	2,800	84,000	1080,000	1058,400	1110,000
<b>Total Sales (A)</b>	2,800	84,000	1080,000	1058,400	1110,000
<b>Less. Variable Expense</b>		0		0	
COW ,KUMAR					
<b>Total variable Expense (B)</b>	1,680	50,400	604,800	635,040	666,792
<b>Contribution Margin (CM) [C=(A-B)]</b>	1120	33,600	403,200	423,360	444,528
<b>Less. Fixed Expense</b>					
Rent		12,000	144,000	144,000	144,000
Electricity Bill		0	0	0	0
Mobile Bill		200	2,400	2,500	2,600
Salary (self)		5000	60,000	60,000	60,000
Transportation		0	0	0	0
Entertainment		0	0	0	0
Salary(staff)		0	0	0	0
Gurd		0	0	0	0
<b>Total Fixed Cost</b>		<b>17,200</b>	<b>206,400</b>	<b>206,500</b>	<b>206,600</b>
<b>Net Profit (E) [C-D]</b>		<b>16,400</b>	<b>196,800</b>	<b>196,700</b>	<b>196,600</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Yaer 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	196,800	196,700	196,600
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		176,000	352,700
	<b>Total Cash Inflow</b>	<b>246,000</b>	<b>372,700</b>	<b>549,300</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>176,000</b>	<b>352,700</b>	<b>529,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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











































# FAMILY PICTURE

