

Proposed NU Business Name: **M/S ARNOB DAIRY FARM**



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Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SREE ASHIS KUMAR ROY
Age	:	03-10-1985 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Modda Digolkhandi, P.O: Velurepara, P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shreemoti Mina Bala
(iii) Father's name	:	Sree Amol Chandra Roy
(iv) GB member's info	:	Branch: Jhorgacha, Centre # 37(Female), Member ID: 4989, Group No: 07 Member since: 29-02-2008 (05Years) First loan: BDT 10,000/- Existing Loan: BDT 70,000/-, Outstanding loan:62,165/-
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. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-337919
Mother's Contact No.	:	01704-240604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shreemoti Mina Bala joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ARNOB DAIRY FARM
Location	:	Modda digolkhandi, Velurepara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 260,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Caw, cow child, etc.▪ Average 65% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Bogra Bazer, Bogra▪ Agreed grace period is 3 months.

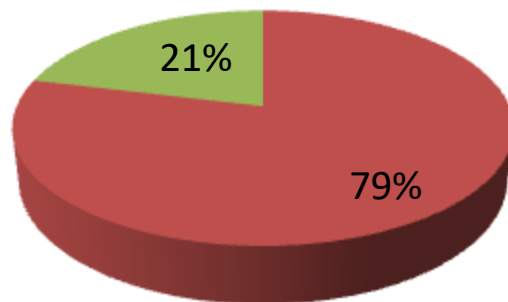
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Milk production	210	6,300	75,600
Total variable Expense (B)	210	6,300	75,600
Contribution Margin (CM) [C=(A-B)]	390	11,700	140,400
Less. Fixed Expense			
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200,000	1	70,000	70,000	270,000
Cow Child	2	30000	60,000	0	0	0	60,000
Total	4	0	260000	2	70000	70000	330000

Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 70,000
- **Total 330,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	880	26,400	316,800	332,640	349,272
Total Sales (A)	880	26,400	316,800	332,640	349,272
Less. Variable Expense					
Milk production	308	9,240	110,880	116,424	122,245
Total variable Expense (B)	308	9,240	110,880	116,424	122,245
Contribution Margin (CM) [C=(A-B)]	572	17,160	205,920	216,216	227,027
Less. Fixed Expense					
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		11,660	139,920	150,216	161,027
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	139,920	150,216	161,027
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,920	234,136
	Total Cash Inflow	209,920	262,136	395,163
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	111,920	234,136	367,163

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience; 10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



16/04/2017



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Family Picture

