

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



Project identification and prepared by: MD Habil Uddin Shah
Keraniganj Unit, Keraniganj
Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF KHAN
Age	:	10-03-1989 (27 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brother, 02 Sisters.
Address	:	Vill: Belna Khaskandi P.O: Talepur P.S: Keraniganj , Dist: Dhaka .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD ELEM KHAN
(iv) GB member's info	:	Branch: Rohitpur , Centre # 64 (Female), Member ID: 7254/2, Group No: 03 Member since: 2013-2016 (03 Years) First loan: BDT 10000 /-
Further Information:		Existing loan: BDT 20000 /- Outstanding loan: Nil
(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	:	years experience in running business. Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-169540, 01872-432469
Family's Contact No.	:	01872-432469 (Brother)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF DAIRY FARM
Location	:	Belna, Khaskandi
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 160,000/- (from existing business) 67% Required Investment BDT 80,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Paragram.▪Agreed grace period is 3 months.

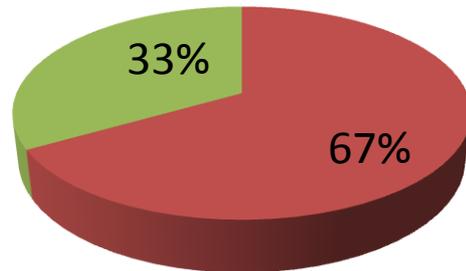
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (9*60)	540	16200	194400
Total Sales (A)	540	16200	194400
Less Variable Expense			
Feed & medicine	100	3000	36000
Total variable Expense (B)	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		6,600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	80,000	80,000	240,000
Total	2	0	160,000	1	0	80,000	240,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 80,000
- Total 240,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Milk (15*60)	900	27000	324000	340200	357210
Total Sales (A)	900	27000	324000	340200	357210
Less Variable Expense					
Feed & medicine	140	4200	50400	52920	55566
Total variable Expense (B)	140	4200	50400	52920	55566
Contribution Margin (CM) [C=(A-B)	760	22800	273600	287280	301644
Less Variable Expense					
Electricity bill		3300	39600	40100	40600
Transportation		1,400	16800	17300	17800
Salary (self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		10,100	57,600	118,600	119600
Net Profit (E)= [C-D]		12700	152400	168,680	182044
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	152,400	168,680	182044
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,400	257080
	Total Cash Inflow	252400	289080	439124
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	132,000	32000	32000
3	Net Cash Surplus	120,400	257080	407124

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











পশ্চিমবঙ্গ সরকার
 জনস্বাস্থ্য সুরক্ষা বিভাগ
 উপজেলা: কেদারাগঞ্জ

নিবন্ধন বহি নং : ০০৪
 নিবন্ধন তারিখ : ২০/১০/১৮

নিবন্ধন নং : ১৮১৭৫৮২

নাম : সুরেশ্বর চন্দ্র চন্দ্র
 জন্ম তারিখ : অংকে (খ্রীঃ) : ২০/০৩/১৯৮৮ লিঙ্গ : নারী পুরুষ
 কথায় (মাতৃভাষা) : বাংলা

গ্রাম : কেদারাগঞ্জ
 উপজেলা : কেদারাগঞ্জ জেলা : বাগলাপাড়া

পিতার নাম : সুরেশ্বর চন্দ্র
 মাতার নাম : সুরেশ্বর চন্দ্র

স্থায়ী ঠিকানা : কেদারাগঞ্জ, বাগলাপাড়া

স্বাক্ষর : [Signature]
 তারিখ : ২০/১০/১৮

স্বাক্ষরিত
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স্বাক্ষরিত : ২০/১০/১৮

FAMILY PICTURE

