

Proposed NU Business Name: **PINKI DAIYR FARM**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	PINKI AKTER
Age	:	27-03-1994 (22 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Talgachia, P.O: Baghoir, P.S: Keranigonj, 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	:	MOST RITA
(iii) Father's name	:	SAMSU MIA
(iv) GB member's info	:	Branch: Tegoria Keranigonj, Centre # 02 (Female), Member ID: 1155/1, Group No: 08 Member since: 09-07-1988 (28 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 70000, Outstanding loan: BDT 40000/-
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-246894
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangionj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RITA joined Grameen Bank since 28 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PINKI DAIYR FARM
Location	:	Talgachia, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 620,000/-
Financing	:	Self BDT 540,000/-(from existing business) 87% Required Investment BDT 80,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 10 ft= 220 square ft
Implementation	:	<ul style="list-style-type: none">▪She has four cows and three calf in his farm▪Average daily milk production is 20 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Meru Mia Hat.▪The farm is owned.▪Agreed grace period is 3 months.

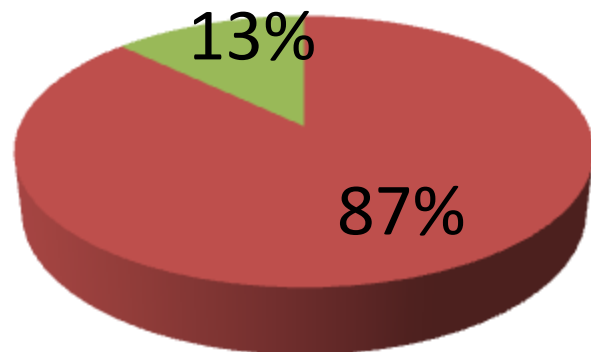
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (20 x 50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	120000	480,000	1	80000	80,000	560,000
Calf	3	20000	60,000	0	0	0	60,000
Total	7		540,000	1		80,000	620,000

Source of Finance



■ Entrepreneur's Contribution 540,000

■ Investor's Investment 80,000

■ Total 620,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (25 x 50)	1,250	37,500	450,000	472,500	496,125
Calf Sale			40,000	40,000	40,000
Total Sales (A)	1,250	37,500	490,000	512,500	536,125
Less. Variable Expense					
Straw, Bran, Medicine etc	580	17,400	208,800	219,240	230,202
Total variable Expense (B)	580	17,400	208,800	219,240	230,202
Contribution Margin (CM) [C=(A-B)]	670	20,100	281,200	293,260	305,923
Less. Fixed Expense					
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,700	68,400	69,500	70,500
Net Profit (E) [C-D]		14,400	212,800	223,760	235,423
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	212,800	223,760	235,423
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		180,800	372,560
	Total Cash Inflow	292,800	404,560	607,983
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	180,800	372,560	575,983

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

FAMILY PICTURE