

Proposed NU Business Name: IBRAHIM DAIRY FARM

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IBRAHIM
Age	:	15-03-1990 (27 Years)
Education, till to date	:	Class - Eight
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Chor Khoaj, P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEARA BEGUM
(iii) Father's name	:	LATE. SHAH ALAM
(iv) GB member's info	:	Branch: Chorcandia, Centre # 33 (Female), Member ID: 1784, Group No: 02 Member since :10-04-1993-2002 (09Years) First loan: BDT 2,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	04 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-935460
Mother's Contact No.	:	01838-752834
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 9 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

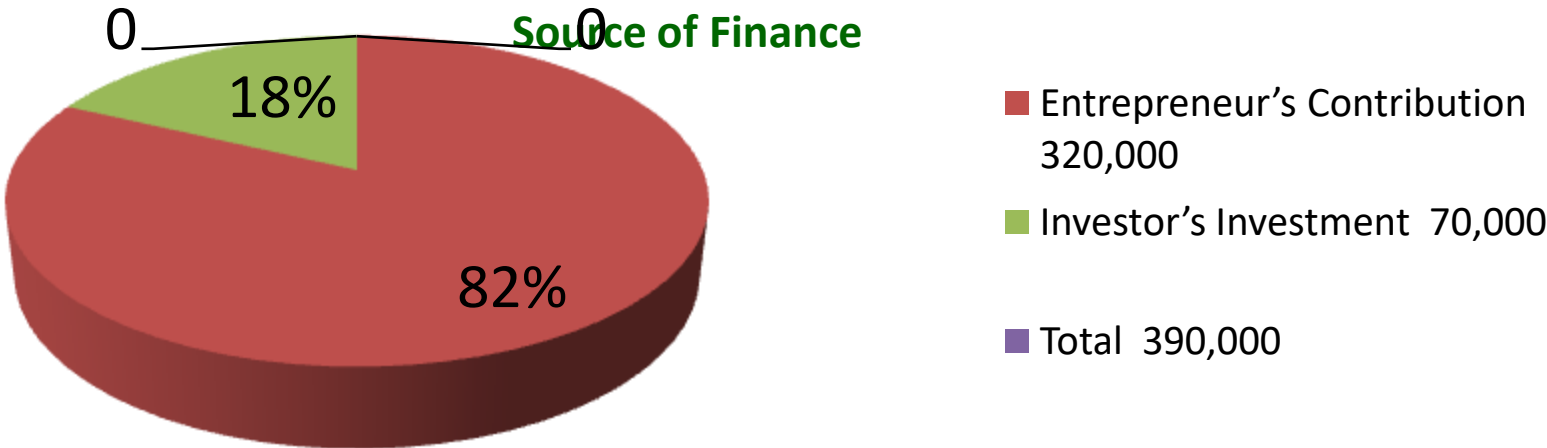
Business Name	:	IBRAHIM DAIRY FARM
Location	:	Chor Khoaj, Sonagazi, Fani.
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 3,20,000/-(from existing business) 82% Required Investment BDT 70,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow and four calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60.▪The farm is operating by entrepreneur. Existing no employee.▪Collects goods from Sonagazi bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8x 60)	480	14400	172800
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	168	5040	60480
Total Variable Expense	168	5040	60480
Contributon Margin (CM) [C=(A-B)]	312	9360	112320
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		3660	43920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	100000	200000	1	70000	70000	270000
Small Calf	4	30000	120000			0	120000
Total	6		320000	1		70,000	390,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (10x 60)	600	18000	216000	226800	238140
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	210	6300	75600	79380	83349
Total Variable Expense	210	6300	75600	79380	83349
Contributon Margin (CM) [C=(A-B)]	390	11700	140400	147420	154791
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Total Fixed Cost (D)		5700	68400	69100	69815
Net Profit (E)= [C-D]		6000	72000	75600	79380
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	72,000	75600	79380
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44000	91600
	Total Cash Inflow	142,000	119,600	170,980
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	44,000	91,600	142,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE