

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



Project identification and prepared by: Monoj kumar sarkar
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NEHARUL ISLAM
Age	:	17-09-1998 (19 Years)
Education, till to date	:	H.s.c (2 nd year)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Borochoygoti, P.O: Bagha, P.S: Baga, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RANI ARA BEGUM
(iii) Father's name	:	MD. SAIDUR RAHOMAN
(iv) GB member's info	:	Branch: Monigram, Baga, Centre # 31/m (Female), Member ID: 2343/1, Group No: 09 Member since: 28-07-2013 to 14-02-2016 New 13-03-2017 (03Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Fathers
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Jobs
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01701-959294
Father's Contact No.	:	01737-623485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RANI ARA BEGUM joined Grameen Bank since 03 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	:	NEHARUL DAIRY FARM
Location	:	Chandipur, Baga,Rajshahi .
Total Investment in BDT	:	BDT-110,000/-
Financing	:	Self BDT 60,000/-(from existing business)55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Milk sale.The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

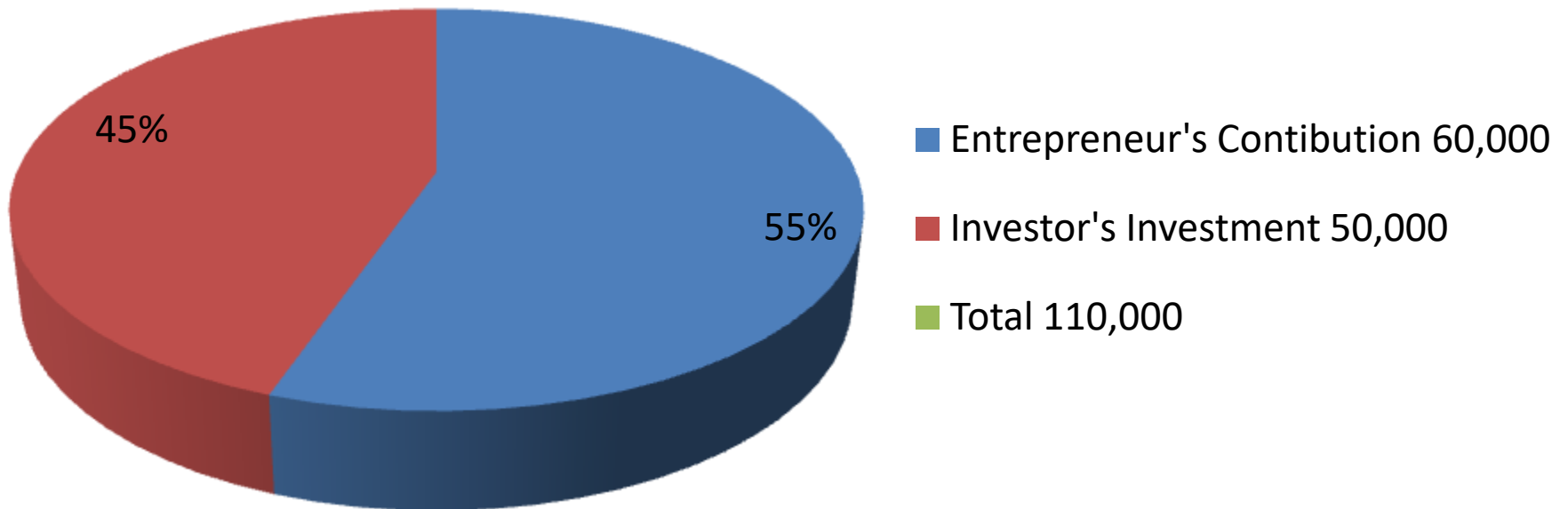
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Milk sale	300	9,000	108,000
	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Food		3,000	36,000
Electricity Bill		100	1,200
Transportation		0	0
Salary (self)		3,000	36,000
Salary (staff)		0	0
Entertainment		0	0
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		100	1,200
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (1x50,000)	50,000	40,000	90,000
Cow Small (1x10,000)	10,000	0	10,000
Food	0	10,000	10,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	350	10,500	126,000	132,300	138,915
Total Sales (A)	350	10,500	126,000	132,300	138,915
Less. Variable Expense					
Total variable Expense (B)					
Milk sale	350	10,500	126,000	132,300	138,915
Contribution M.(CM) [C=(A-B)	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Food		3,000	36,000	36,500	37,000
Electricity Bill		100	1,200	1,250	1,300
Transportation		0	0	0	0
Salary (self)		3,000	36,000	36,000	36,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Bank Charge		100	1,200	1,250	1,300
Mobile Bill		100	1,200	1,250	1,300
Total Fixed Cost		6,300	75,600	76,250	76,900
Net Profit (E) [C-D)		4,200	50,400	56,050	62,015
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	50,400	56,050	62,015
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		30,400	66,450
	Total Cash Inflow	100,400	86,450	128,465
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	30,400	66,450	108,465

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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









श्री १०८ स्वामीजी (श्री १०८)

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