

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



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Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SHAID
Age	:	09-09-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Doughater
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Dhanua, P.O: Gazipur P.S: Sreepur, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOMINA KHATUN
(iii) Father's name	:	MD:SORDAR ALI
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 18(Female), Member ID: 9021, Group No: 02 Member since: 13-08-2009(08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-399240
Family's Contact No.	:	01798-046605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

JOMILA KHATUN:joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	TAMIM DAIRY FARM
Location	:	Hazi market ,Sreepur,Gajipur
Total Investment in BDT	:	BDT 96,000/-
Financing	:	Self BDT 26,000/- (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	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 4 cow and 4 calf in her farm.▪Average Daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Joana Bazar.▪Agreed grace period is 3 months.

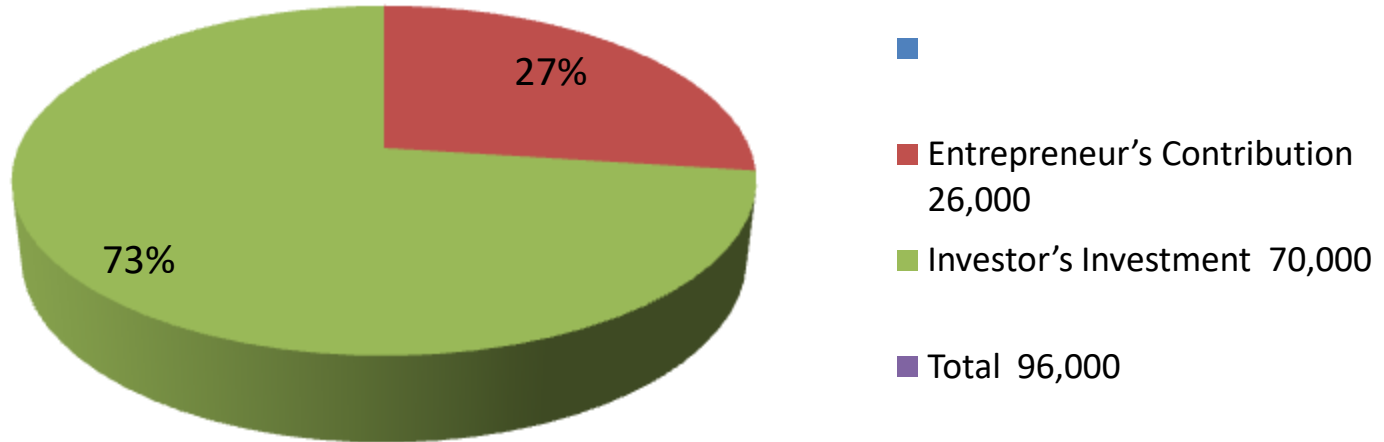
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	2,50	7,500	90,000
Total variable Expense (B)	2,50	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	1,11,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	04	60,000	2,4000	1	70,000	70,000	94,000
Calf	01	20,000	2000	0	0	0	2000
Total	5		26000	1		70,000	94,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (20x 50)	1,200	36,000	4,32,000	4,53,600
Calf Sale			30,000	30,000
Total Sales (A)	1,200	36,000	4,62,000	4,83,600
Less. Variable Expense				
Straw, Bran, Medicine etc	400	12,000	144,000	151,200
Total variable Expense (B)	400	12,000	144,000	151,200
Contribution Margin (CM) [C=(A-B)]	8,00	24,000	2,88,000	3,02,400
Less. Fixed Expense				
Mobile Bill		3,00	3,600	3,800
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Transportation		7,00	8,400	8,600
Total Fixed Cost		9,000	1,08,000	1,08,400
Net Profit (E) [C-D]		15,000	1,80,000	1,94,000
Investment Payback			42,000	42,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,80,000	1,94,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,08,000
	Total Cash Inflow	2,50,000	3,02,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,42,000	42,000
3	Net Cash Surplus	1,08,000	2,60,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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

