

Proposed NU Business Name: NOZRUL DAIRY FARM

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NILUFA AKTER
Age	:	05-02-1983 (35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 3 Daughter
No. of siblings:	:	03 Brothers, 03 Sisters
Address	:	Vill: Modhom Charchandiya P.O: Bhuyar BazarP.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	:	HOSNE ARA
(iii) Father's name	:	LET.SHAHA ALOM
(iv) GB member's info	:	Branch : Chorchandiya, Sonagazi Centre 33 (Female), Member ID: 1784, Group No: 02 Member since: 10-04-1993-2002(09years) First loan: BDT 2000
Further Information:	:	Existing loan: BDT 10000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Brother
(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	:	03 years experience in running business.03 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867439925
Family's Contact No.	:	01824938268
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNE ARA joined Grameen Bank since 09 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

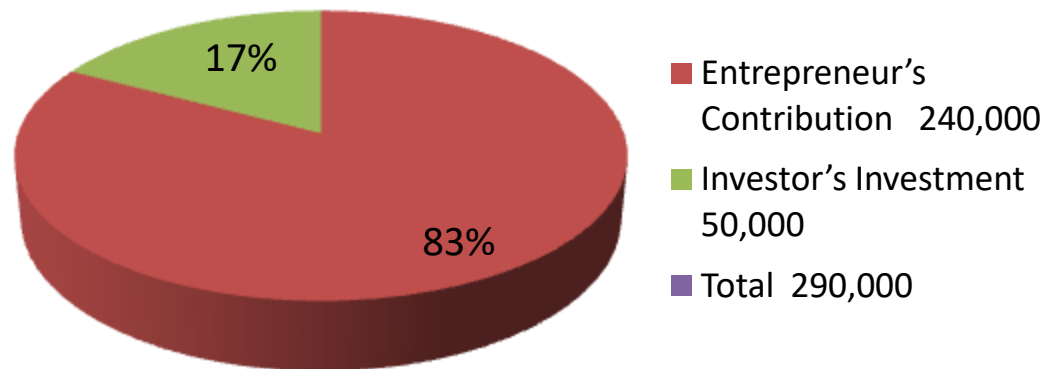
Proposed Nobin Udyokta Business Info

Business Name	:	NOZRUL DAIRY FARM
Location	:	Modhom Charchandiya ,Sonagazi, Feni
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 16 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow,calf .e.t.c▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The Farm is owned.▪Collects goods from Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow,calf .e.t.c	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Cow,calf .e.t.c	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow,calf .e.t.c			240,000			50,000	290,000
			0			0	0
	0	0	240,000	0	0	50,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,calf .e.t.c	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Cow,calf .e.t.c	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent			0	0	0
Electric Bill			0	300	600
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5600	67200	67600	68000
Net Profit (E)= [C-D]		9400	112800	118440	124362
Investment Pay Back			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	112,800	118440	124362
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92800	191240
	Total Cash Inflow	162,800	211,240	315,602
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92,800	191,240	295,602

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 03 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

FAMILY PICTURE