

Proposed NU Business Name: FERDOWSE DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. FERDOWSE KHATUN
Age	:	03-02-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Mollapara , P.O: Satbaria, P.S: Puthia, 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. RABEA BEGUM
(iii) Husband's name	:	MD. NURUL ISLAM
(iv) GB member's info	:	Branch: Mulgram , Catmohor , Centre # 05 (Female), Member ID:8237/1, Group No:09 Member since: 2005 (12 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 15,065
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01742-020470
Husband 's Contact No.	:	01774-416744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABEA BEGUM joined Grameen Bank since 12 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	:	FERDOWSE DAIRY FARM
Location	:	Mollapara , Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪Daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Salary (self)		4,000	48,000
Straw, Bran, Medicine etc		2,000	24,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x70,000)	70,000	50,000	120,000
Calf(1x40,000)	40,000	-	40,000
Total	110,000	50,000	160,000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Straw, Bran, Medicine etc		3,000	36,000	37,800	39,690
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		7,300	87,600	89,400	91,290
Net Profit (E) [C-D]		4,700	56,400	61,800	67,470
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	56,400	61,800	67,470
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	36,400	41,800
	Total Cash Inflow	106,400	98,200	109,270
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	36,400	78,200	89,270

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest







