

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

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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHADIJA
Age	:	01-01-1999(18 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Sister
Address	:	Vill:Sreepur P.O: Sreepur Thana: Sreepur Dist: Gazipur
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. MOMTAJ
(iii) Father's name	:	MOKHLES
(iv) GB member's info	:	Branch: Sreepur , Centre # 75(Female), Member ID: 6858/1, Group No: 01 Member since: 08-05-2000(17Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:30000, Outstanding loan: BDT: 20562
(v) Who pays GB loan installment	:	Father
(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	:	0 Years of other business.0 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755039361
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMTAJ joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

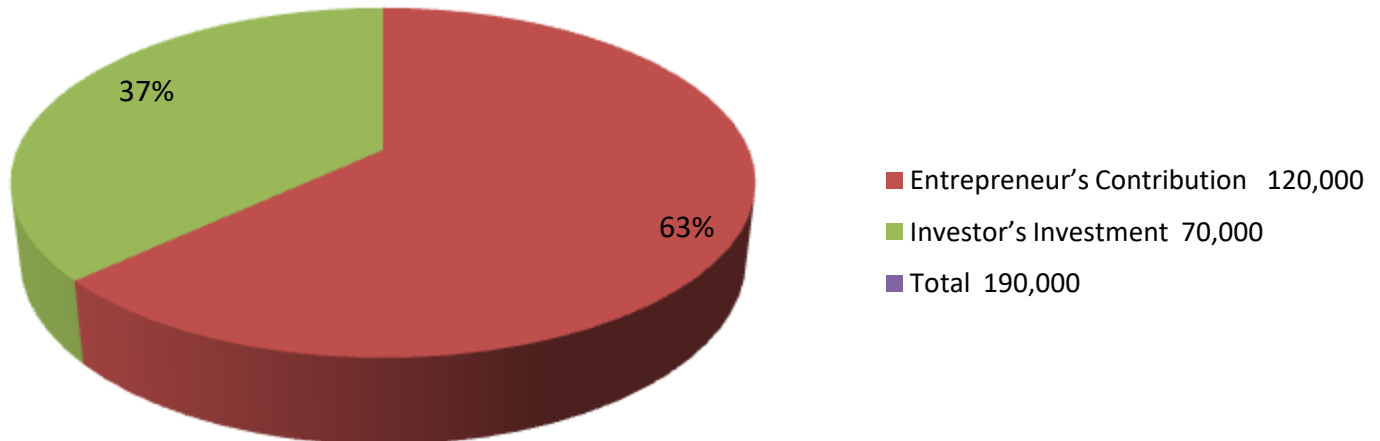
Proposed Nobin Udyokta Business Info

Business Name	:	KHADIJA DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 70,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0 ft x 0ft= 0 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow etc.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Cow	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow			120,000			70,000	190,000
	0	0	120,000	0	0	70,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
COW	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
straw,Brain, rice,Medecine	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	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6700	80400	81100	81815
Net Profit (E)= [C-D]		8300	99600	104580	109809
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	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71600	148180
	Total Cash Inflow	169,600	176,180	257,989
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	71,600	148,180	229,989

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0, Others:0
Experience & Skill : 0Years
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