

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

Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHEULI BEGUM
Age	:	04-11-1984 (33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	1 Brothers 4 Sister
Address	:	Vill: Hayatkanda, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	MOTEZA KHATUN
(iii) Father's name	:	KHEJMOT ALI
(iv) GB member's info	:	Branch:Solla Nawabgonj, Centre # 21 (Female), Member ID: 1757/2, Group No:3 Member since: 15-01-1996 (21 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 20,000 Outstanding loan: BDT:10,670/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-448244
Family's Contact No.	:	01625-282680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOTEZA KHATUN joined Grameen Bank since 21 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

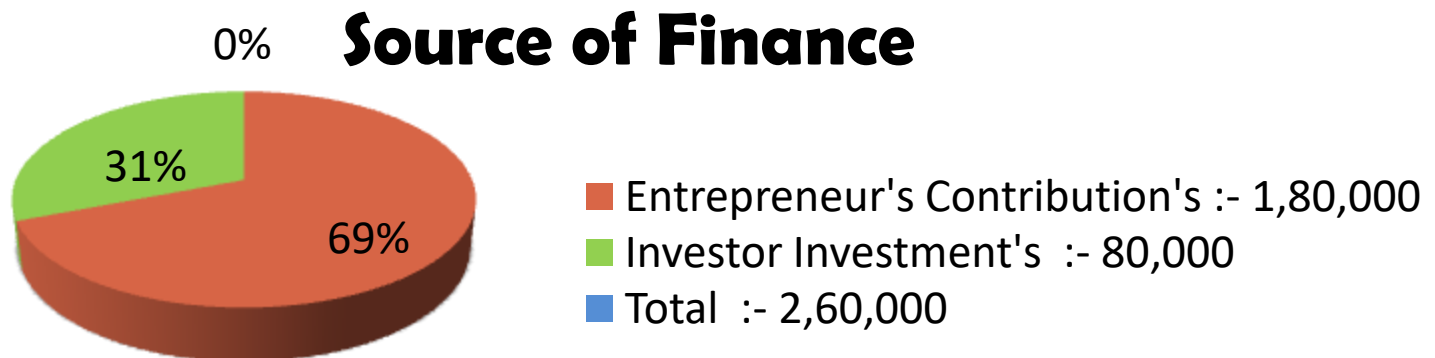
Business Name	:	ZISHAN DAIRY FARM
Location	:	Hayatkanda, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1Cow and 2 Ox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk(7x70)	490	14700	176400
	0	0	0
Total Sales(A)	490	14700	176400
Less Variable Expense (B)			0
Straw,bran,medecine etc		5000	60000
Total Variable Expense	0	5000	60000
Contributon Margin (CM) [C=(A-B)]	0	9700	116400
Less Fixed Expense			
Electric Bill		100	1200
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-1)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		3900	46800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	80,000	80,000	1	80,000	80,000	1,60,000
Calf	2	50,000	1,00,000				1,00,000
Total			1,80,000			80,000	2,60,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(9x70)	630	18900	226800	238140	250047
	0	0	0	0	0
Total Sales(A)	630	18900	226800	238140	250047
Less Variable Expense (B)					
Medecine,grass & others	200	6000	72000	75600	79380
Total Variable Expense	200	6000	72000	75600	79380
Contributon Margin (CM) [C=(A-B)]	430	12900	154800	162540	170667
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6600	19200	151600	1736000
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			24,000	24,000	24,000

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	80,000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	43600	43600	90980
	Total Cash Inflow	155,600	122,980	174,329
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of
farm:Hayatkanda, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest











Logo of the organization at the top of the document.
Text in Hindi script, including the name of the organization and details of the certificate or document.