

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHUMKI BEGUMM
Age	:	01-12-1998 (19 Years)
Education, till to date	:	B.B.A (Hons)
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	No
Address	:	Vill: Naragana P.O: Vawal jamalpur P.S: Kaliganj 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	:	DOLY BEGUMM
(iii) Father's name	:	ALAM HOSSAIN
(iv) GB member's info	:	Branch : Jamalpur Centre 72(Female), Member ID: 9032 , Group No: 02 Member since:20-01-2003-2017(14 years) First loan: BDT 5000 Existing loan: BDT 40,000, Outstanding Loan:23280
Further Information:		
(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	:	04 experience in running business.4 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.	:	01729395062
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOLY BEGUMM joined Grameen Bank since 14 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

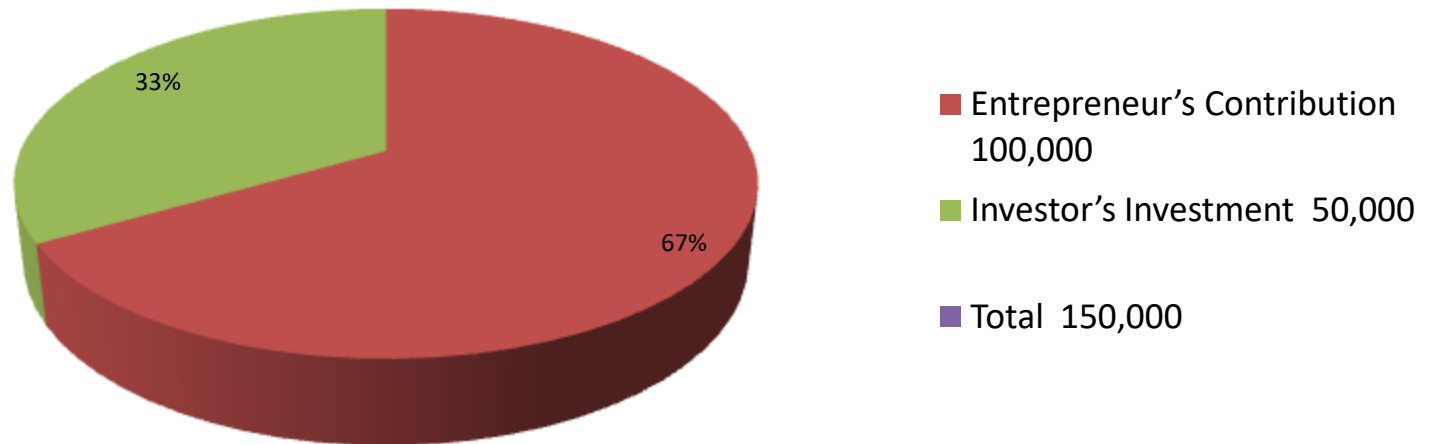
Business Name	:	CHUMKI DAIRY FARM
Location	:	Nargana
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1000	30000	360000
		0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Cow	650	19500	234000
Total Variable Expense	650	19500	234000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	100000	100000	1	50000	50,000	150,000
	1	100000	100,000	1	50000	50,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1500	45000	540000	567000	595350
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Straw, Bran, Medicine etc	975	29250	351000	368550	386978
Total Variable Expense	975	29250	351000	368550	386978
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		6000	72000	134400	926400
Net Profit (E)= [C-D]		9750	117000	122850	128993
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	117,000	122850	128992.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97000	199850
	Total Cash Inflow	167,000	219,850	328,843
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	97,000	199,850	308,843

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 04 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

