Proposed NU Business Name: EASIN DAIRY FARM



Project identification and prepared by: MD.Habibullah Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta						
Name	:	EASIN MIA				
Age	:	01-02-1988				
		(29 Years)				
Education, till to date	:	S.S.C				
Marital status	:	Unmarried				
Children	:	No				
No. of siblings:	:	2 Sisters				
Address	:	Vill: Uttorshom P.O: Shom notun Bazar P.S: Kaliganj Dist: Gazipur				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father MOZILA BEGUM MOBAROK HOSSAIN Branch: Kaliganj Centre 07 (Female), Member ID: 1844, Group No: 04 Member since:09-03-2002-2017(15 years) First loan: BDT 10000				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB,	: : : :	Existing Ioan: BDT 20,000, Outstanding Loan: 0 Father No No No				

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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	:	17 years experience in running business.17 Years in own business
Training Info	:	She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01903941530
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

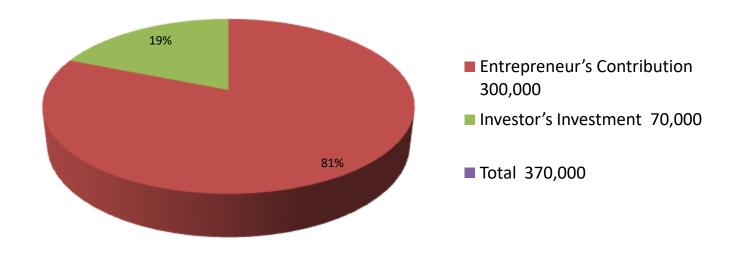
MOZILA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info				
Business Name	:	EASIN DAIRY FARM		
Location	:	-		
Total Investment in BDT	:	BDT 370,000/-		
Financing	:	Self BDT 300000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 19%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	12ft x 10ft= 120 square ft		
Implementation	:	 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
Revnue (Sale)			
Cow	660	19800	237600
		0	o
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Cow	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		10028	120336

Investment Breakdown							
	Existi	ng	Proposed				
Particulars	' '		Amount (BDT)	` '			Proposed Total
cow	3	100000	300000	1	70000	70,000	370,000
	3	100000	300,000	1	70000	70,000	370000

Source of Finance



Financial Projection (BDT)							
Particular	Daily	Monthly	Year -1	Year-2	Year-3		
Revenue(Sales)							
Cow	1160	34800	417600	438480	460404		
Total Sales(A)	1160	34800	417600	438480	460404		
Less Variable Expense (B)							
Straw, Bran, Medicine etc	162	4872	58464	61387.2	64457		
Total Variable Expense	162	4872	58464	61387.2	64457		
Contributon Margin (CM) [C=(A-B)]	998	29928	359136	377092.8	395947		
Less Fixed Expense							
Rent		0	0	0	0		
Electric Bill		300	3600	43200	518400		
Transportaion		1,000	12000	12600	13230		
Salary (Self)		5000	60000	60000	60000		
Salary (Staff)		0	o	0	0		
Entertainment		0	0	0	C		
Guard		0	0	0	0		
Generator		0	0	0	0		
Mobile Bill		700	8400	0	0		
Total Fixed Cost (D)		7000	84000	115800	591630		
Net Profit (E)= [C-D]		22928	275136	288892.8	303337		
Investment Pay Back			28,000	28,000	28,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	70,000		
1.2	Net Profit	275,136	288892.8	303337.44
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		247136	508028.8
	Total Cash Inflow	345,136	536,029	811,366
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	247,136	508,029	783,366

SWOT ANALYSIS

Strength

Employment: Self: 1 Family:0 Others:0

Experience & Skill: 17 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

