

Proposed NU Business Name: **ABU TAHER DAIRY FARM**



Project identification and prepared by: Md. Mhafuzur Rohaman,
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU TAHER
Age	:	22/02/1991(28 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	
No. of siblings:	:	3 Brothers & 0 Sisters
Address	:	Vill: Khozakhani P.O: Gosinga P.S: 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	:	FEROZA BEGUM
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Khozakhani Centre # 5(Female), Member ID: 1323/2, Group No: 01 Member since: 04/05/2010 to 2017(07Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000/- Outstanding Loan: Nill-
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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981641654
Family's Contact No.	:	01715186811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FEROZA BEGUM joined Grameen Bank since 25 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

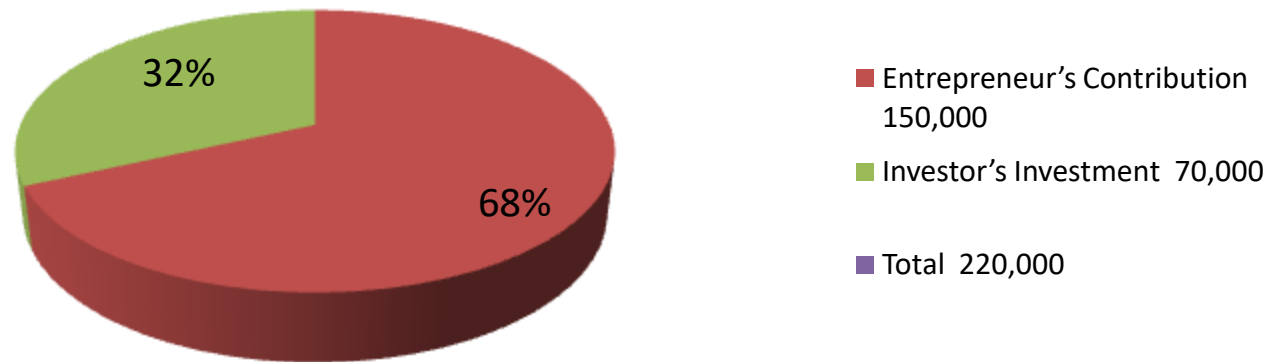
Proposed Nobin Udyokta Business Info4

Business Name	:	ABU TAHER DAIRY FARM
Location	:	Sreepur.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various (eg: Cow etc.).▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Sreepur, Dhaka.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Milk	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		200	2400
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)		6200	74400
Net Profit (E)= [C-D]		10828	129936

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	3	50000	150000	1	70000	70,000	220,000
	3	50000	150,000	1	70000	70,000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		200	2400	2520	2646
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)		6200	74400	136920	929046
Net Profit (E)= [C-D]		22696	272352	285969.6	300268
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	272,352	285969.6	300268.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		244352	502321.6
	Total Cash Inflow	342,352	530,322	802,590
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	244,352	502,322	774,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

