

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



Project identification and prepared by: MD.Mahfujor rahman
sokhipur

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst. Nazma
Age	:	12-08-1987(30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	4 Sisters 3 Brothers
Address	:	Vill: Araipara P.O: kochua P.S: Sokhipur Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. RUPZAN
(iii) Husband's name	:	EDRIS ALI
(iv) GB member's info	:	Branch: Kaliya, Shokhipur Center 01 (Female), Member ID: 2293, Group No: 06 Member since: 1997 -2012(15Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 0 Outstanding loan: 0
(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.) ¹⁰	:	No
Business Experiences and Training Info	:	5 years experience in own business, 5 years experience in others business He has 5 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795563493
Mother's Contact No.	:	01731008489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokhipur ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUPZAN joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

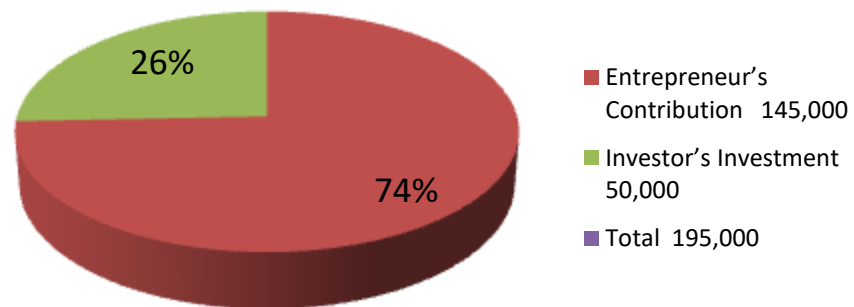
Proposed Nobin Udyokta Business Info

Business Name	:	NAZMA DAIRY FARM
Location	:	Araipara
Total Investment in BDT	:	BDT 195000/-
Financing	:	Self BDT 145000/- (from existing business) 74% Required Investment BDT 50000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 10ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,ox.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own▪Collects goods from borochowna.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (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
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		11228	134736

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	50000	50,000	170,000
ox	1	25000	25000			0	25,000
	3	85000	145,000	1	50000	50,000	195000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1100	33000	396000	415800	436590
Total Sales(A)	1100	33000	396000	415800	436590
Less Variable Expense (B)					
Straw, Bran, Medicine etc	154	4620	55440	58212	61123
Total Variable Expense	154	4620	55440	58212	61123
Contributon Margin (CM) [C=(A-B)]	946	28380	340560	357588	375467
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		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		5800	69600	132000	924000
Net Profit (E)= [C-D]		22580	270960	284508	298733
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	270,960	284508	298733.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		250960	515468
	Total Cash Inflow	320,960	535,468	814,201
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	250,960	515,468	794,201

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 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

