

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



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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NABI HOSAIN
Age	:	05/01/1988(30 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02Brothers 03 Sisters
Address	:	Vill: Paliad 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	:	FATEMA
(iii) Father's name	:	SONDOR ALI
(iv) GB member's info	:	Branch: Gosinga, Centre # 25 (Female), Member ID: 2741, Group No: 02 Member since: 29/03/2005to 2015(10 Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: BDT 0/-
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01721-555028
Family's Contact No.	:	01684-788570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

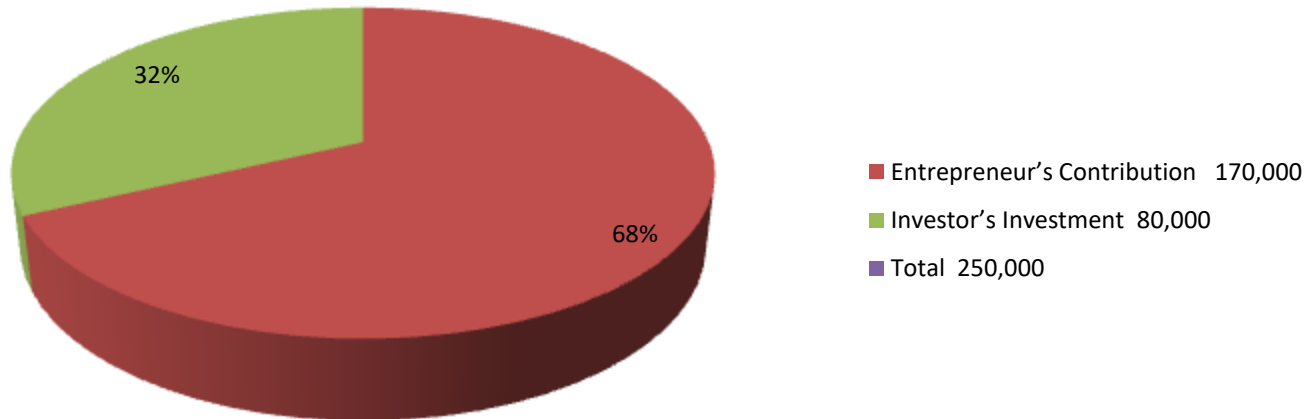
Proposed Nobin Udyokta Business Info4

Business Name	:	NABI DAIRY FARM
Location	:	Phaliad
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 170,000/- (from existing business) 68% Required Investment BDT 80,000/- (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 = 100sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	3100	93000	1116000
	0	0	0
Total Sales(A)	3100	93000	1116000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	2635	79050	948600
Total Variable Expense	2635	79050	948600
Contributon Margin (CM) [C=(A-B)]	465	13950	167400
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		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)		6000	72000
Net Profit (E)= [C-D]		7950	95400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	80,000	80,000	180,000
Calf	2	15000	30,000				30,000
Ox	1	40000	40,000				40,000
			170000	1		80000	250000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3600	108000	1296000	1360800	1428840
	0	0	0	0	0
Total Sales(A)	3600	108000	1296000	1360800	1428840
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2880	86400	1036800	1088640	1143072
Total Variable Expense	2880	86400	1036800	1088640	1143072
Contributon Margin (CM) [C=(A-B)]	720	21600	259200	272160	285768
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
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
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6000	72000	72520	73046
Net Profit (E)= [C-D]		15600	187200	196560	206388
Investment Pay Back			32,000	32,000	32,000

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	187,200	196560	206388
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155200	319760
	Total Cash Inflow	267,200	351,760	526,148
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	155,200	319,760	494,148

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

