

Proposed NU Business Name: ISMAIL DAIRY FARM



Project identification and prepared by: MD Habibulaah
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ISMAIL SHIKDAR
Age	:	15-10-1984 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Parartek P.O: Nagori : 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	:	Lotifa Begum
(iii) Father's name	:	Md. Eman Shikdar
(iv) GB member's info	:	Branch :Parartek vumi Centre 08 (Female), Member ID: 1309 , Group No: 02 Member since: 01-01-1992(25Years) First loan: BDT 1500
Further Information:		Existing loan: BDT 11000, Outstanding Loan: 10274
(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	:	3 years experience in running business.04 Years in own business he has 7 month training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914516232
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

Lotifa Begum joined Grameen Bank since 25 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

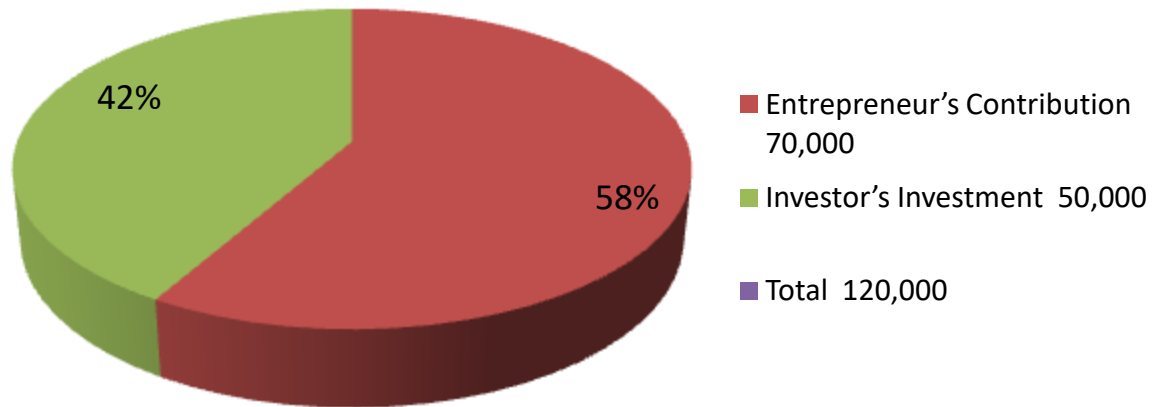
Business Name	:	ISMAIL DAIRY FARM
Location	:	Paratek,manikpur, Gazipur Sadar
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 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.▪Collects goods from kaliganj.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
1200	36000	432000	
		0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
168	5040	60480	
Total Variable Expense	168	5040	60480
Contribution Margin (CM) [C=(A-B)]	1032	30960	371520
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportation		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		23960	287520

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
ox	1	70000	70000	1	50000	50,000	120,000
	1	70000	70,000	1	50000	50,000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
OX	1700	51000	612000	642600
Total Sales(A)	1700	51000	612000	642600
Less Variable Expense (B)				
OX	238	7140	85680	89964
Total Variable Expense	238	7140	85680	89964
Contributon Margin (CM) [C=(A-B)]	1462	43860	526320	552636
Less Fixed Expense				
Rent		0	0	0
Electric Bill		700	8400	100800
Transportaion		800	9600	10080
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
Total Fixed Cost (D)		7000	84000	170880
Net Profit (E)= [C-D]		36860	442320	464436
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	442,320	464436
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		412320
	Total Cash Inflow	492,320	876,756
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	412,320	846,756

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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

