

Proposed NU Business Name: **EBADUL DAIRY AND POLTRY FARM**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ABADUL |
| Age | : | 03/03/1984(34Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | married |
| Children | : | 01 Son 01 Doughter |
| No. of siblings: | : | 02Brothers 01 Sister |
| Address | : | Vill: Saver Chala 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 | : | ARZINA |
| (iii) Father's name | : | ABDUL HAKIM |
| (iv) GB member's info | : | Branch: Sreepur, Centre # 14 (Female), Member ID: 1134, Group No: 06 Member since: 29/03/2005 to 2018(12Years) 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 | : | 10 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01725485245 |
| Family's Contact No. | : | 01918-332272 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARZINA joined Grameen Bank since 12 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

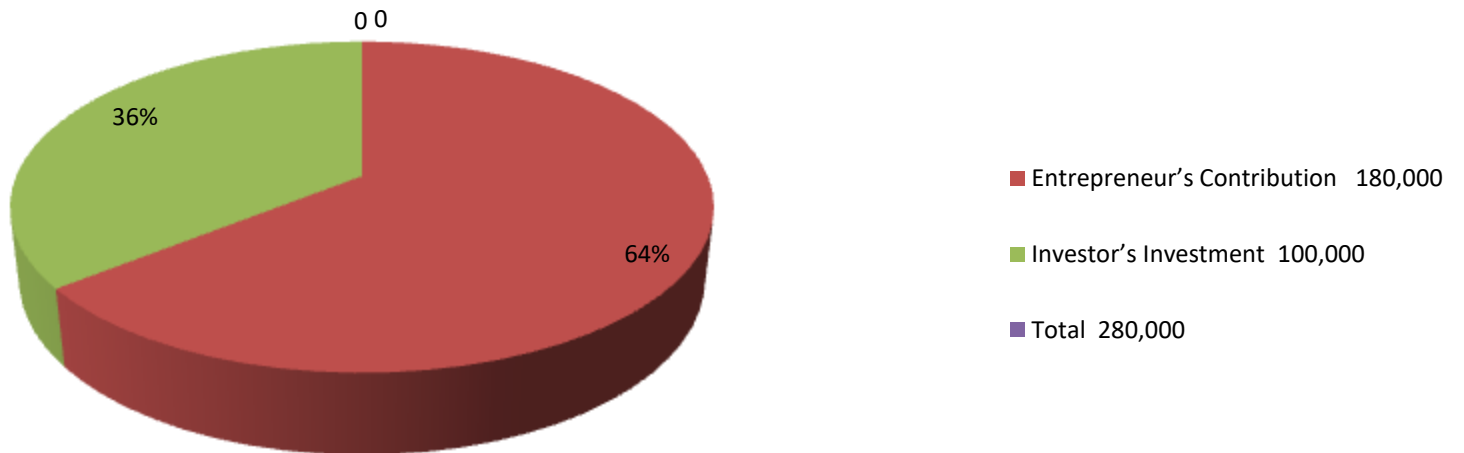
| | | |
|---|---|---|
| Business Name | : | EBADUL DAIRY AND POLTRY FARM |
| Location | : | Savar Chala |
| Total Investment in BDT | : | BDT 280,000/- |
| Financing | : | Self BDT 180,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 20 ft = 300sq. ft |
| Security of the shop | : | Nil |
| 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 | 3,300 | 99,000 | 1,188,000 |
| | 3,300 | 99,000 | 1,188,000 |
| Total Sales(A) | | | |
| Less Variable Expense (B) | 2,805 | 84,150 | 1,009,800 |
| Straw, Bran, Medicine etc | 2,805 | 84,150 | 1,009,800 |
| Total Variable Expense | 495 | 14,850 | 178,200 |
| Contributon Margin (CM) [C=(A-B)] | | | |
| Less Fixed Expense | | 0 | 0 |
| Rent | | 200 | 2,400 |
| Electric Bill | | 200 | 2,400 |
| Transportaion | | 5000 | 60,000 |
| Salary (Self) | | 0 | 0 |
| Salary (Staff) | | 200 | 2,400 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 500 | 6,000 |
| Mobile Bill | | 6,100 | 73,200 |
| Total Fixed Cost (D) | | 8,750 | 105,000 |
| Net Profit (E)= [C-D] | 3,300 | 99,000 | 1,188,000 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|----------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 2 | 50,000 | 100,000 | 1 | 100,000 | 100,000 | 100,000 |
| Calf | 1 | 50,000 | 50,000 | | | 0 | |
| Cow | 1 | 30000 | 30000 | | | | |
| | | | 180000 | | | 100,000 | 100000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|----------------|----------------|----------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Milk | 3800 | 114000 | 1368000 | 1436400 | 1508220 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 3800 | 114000 | 1368000 | 1436400 | 1508220 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 2480 | 74400 | 892800 | 937440 | 984312 |
| Total Variable Expense | 2480 | 74400 | 892800 | 937440 | 984312 |
| Contributon Margin (CM) [C=(A-B)] | 1320 | 39600 | 475200 | 498960 | 523908 |
| 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] | | 33600 | 403200 | 423360 | 444528 |
| 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 | 100,000 | | |
| 1.2 | Net Profit | 180,000 | 161,600 | 173,530 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 210,000 | 351,600 |
| | Total Cash Inflow | 280,000 | 371,600 | 525,130 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 210,000 | 351,600 | 505,130 |

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

