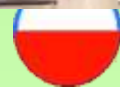


A Nobin Udyokta Project

Fatema Dairy Farm



GRAMEEN TRUST

NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

Presented by
Ohidul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Ohidul Islam
Age	:	16/02/1987 (27 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother,
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 Begum
(iii) Father's name	:	Abdul Alim
(iv) GB member's info	:	Member since:01/02/2005 Branch: Mirzanagar, Centre no.09, Group:01 Loanee No.1025 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 20,000 Outstanding: 14650
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Dairy Farm Business
Trade License Number	:	236
Business Experiences and Training Info	:	01 years NU got admitted into Jubo Proshikkhon Kendro, Savar for training on Dairy.
Other Own/Family Sources of Income	:	Service (Father-NGO)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01795811479
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2005. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	<i>Fatema Dairy Farm</i>
Address/ Location	:	Chakalgram, Savar, Dhaka
Total Investment in BDT	:	165,000/-
Financing	:	Self BDT : 85,000 (from existing business) - 52% Required Investment BDT : 80,000 (as equity) - 48%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin	:	72%
Estimated % of proposed gross profit margin	:	72%
Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u> 1 Cow with 1 Calf (Australian Fizi) Cow Shed	80,000 5,000		85,000
<u>Proposed Stock item:</u> 1 cow with 1 Calf		80,000	80,000
Total Capital	85,000	80,000	165,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Milk Sale (6 liter x 60/-) [A]	360	10800	129600
Purchase food for Cow [B]	100	3000	36000
Gross profit 72% (A-B) = [C]	260	7800	93600
<i>Less: Operating Costs</i>			
Electricity bill		100	1200
Treatment cost		500	6000
Mobile Bill		100	1200
Salary		4,000	48,000
Others (Transport)		100	1,200
Cow shed maintenance cost			756
<i>Total Operating Cost (D)</i>		4863	58,356
Net Profit (C-D):(E)		2,937	35,244

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Milk Sale (15 liter x 50/-) [A]	750	22,500	270,000	800	24,000	288,000	1000	30,000	360,000
Less: Purchase Food for Cow [B]	200	6,000	72,000	225	6,750	81,000	350	10,500	126,000
Cow Sale {C}	-	-	-	-	-	-	-	4,000	48,000
Gross Profit 72% (A- B+C)= [D]	550	16,500	198,000	575	17,250	207,000	650	23,500	282,000
Less operating cost :									
Electricity bill		150	1800		200	2400		250	3000
Treatment Cost		1000	12000		1000	12000		1000	12000
Salary		7,000	84,000		7,000	84,000		7,000	84,000
Mobile Bill (SMS and Reporting)		500	6000		600	7200		600	7200
Others (Transport)		200	2400		300	3600		400	4800
Cow shed maintenance cost			756			756			756
Total Operating Cost [E]		8,913	106,956		9,163	109,956		9,313	111,756
Net Profit (D-E) = (F)		7,587	91,044		8,087	97,044		14,187	170,244
GT payback		32,000			32,000			32,000	
Retained Income:		59,044			65,044			138,244	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit	91,044	97,044	170,244
1.3	Depreciation (Non Cash Item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	44,394	109,438
	Total Cash Inflow	171,044	141,438	279,682
2.0	Cash Outflow			
2.1	Purchase of Cow	80,000	0	0
2.2	Payment of GB Loan	14,650	0	0
2.3	Investment Pay Back	32,000	32,000	32,000
	Total Cash Outflow	126,650	32,000	32,000
3.0	Net Cash Surplus	44,394	109,438	247,682



STRENGTH

- NU is full time engaged with Dairy farm
- Skilled & Experience
- Good Networking with milk buyer
- Mother is capable to take care of cattle
- No Credit Sale

WEAKNESS

- Lack of investment

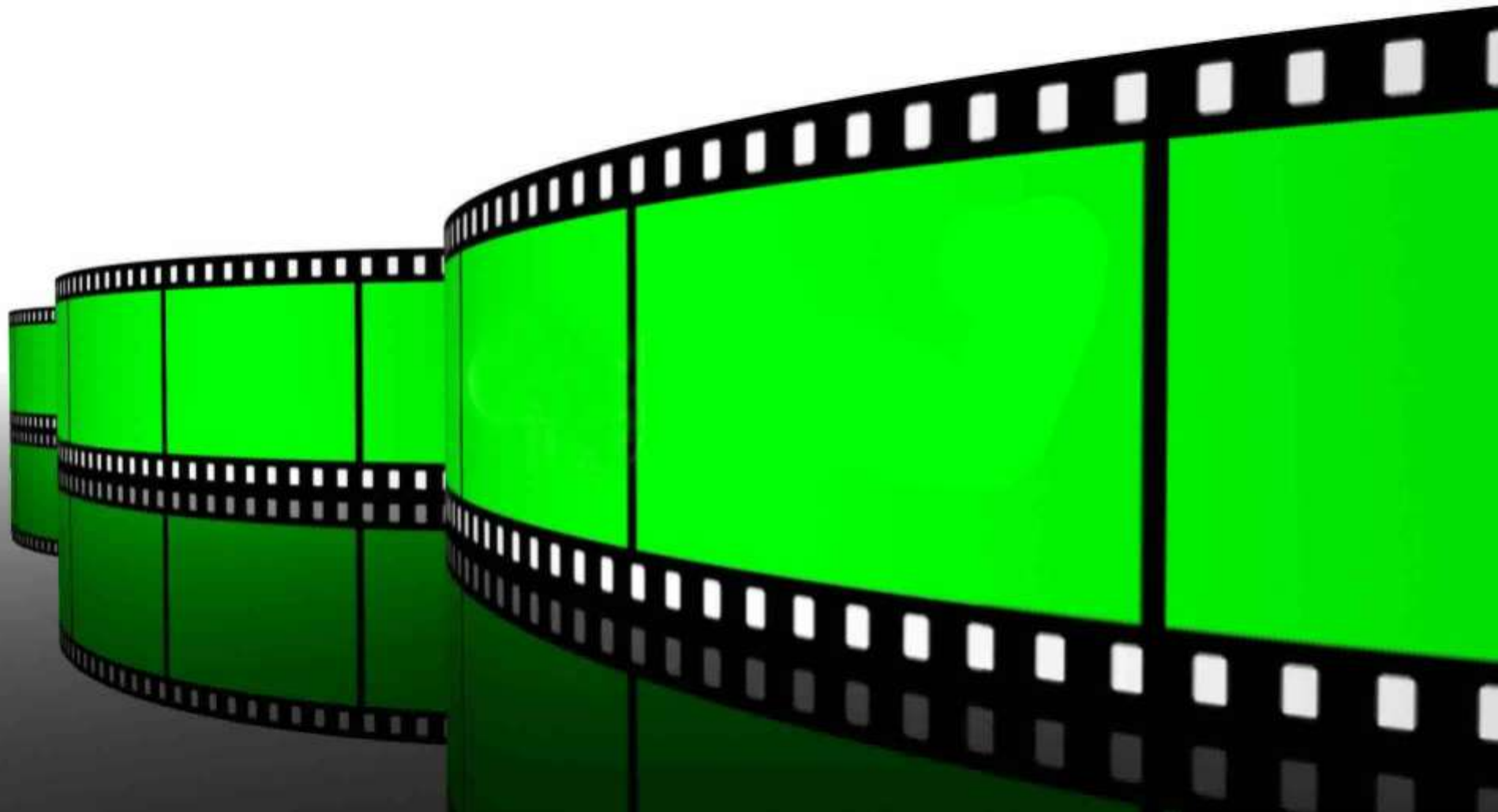
OPPORTUNITIES

- Expansion Of Business
- Increase in profit

THREATS

- Disease
- Theft

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs





পাথালিয়া ইউনিয়ন পরিষদ
বানসায়ী গ্রাইসেল
পোঃ দহরহাট, বানা-আতলিয়া, উপজেলা-সাতার
জিলা-রাজশাহী, বাংলাদেশ।
ফোন ইউ.পি, দহরহাট
১২ (১) শিখর গ্রাইসেল

গ্রাইসেল নং: **236** ২৬৫
২০১৫-১০১৬ তারিখ ২-৬-১৫

নাম / প্রতিষ্ঠানের নাম: পাথালিয়া ইউনিয়ন পরিষদ

স্বাক্ষরকারীর নাম: স্বাক্ষর

ঠিকানা: পাথালিয়া ইউনিয়ন পরিষদ

১. উদ্দেশ্য: স্বাক্ষর ঠিকানা: স্বাক্ষর

২. ফোন: স্বাক্ষর ঠিকানা: স্বাক্ষর

ফটো নম্বর: স্বাক্ষর

স্বাক্ষরকারীর স্বাক্ষর: স্বাক্ষর

১০/৬/১০১৬ইং তারিখ এই গ্রাইসেল বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি মাসের
গ্রাইসেল নবায়ন করিতে হইবে।

০-৪-১৫

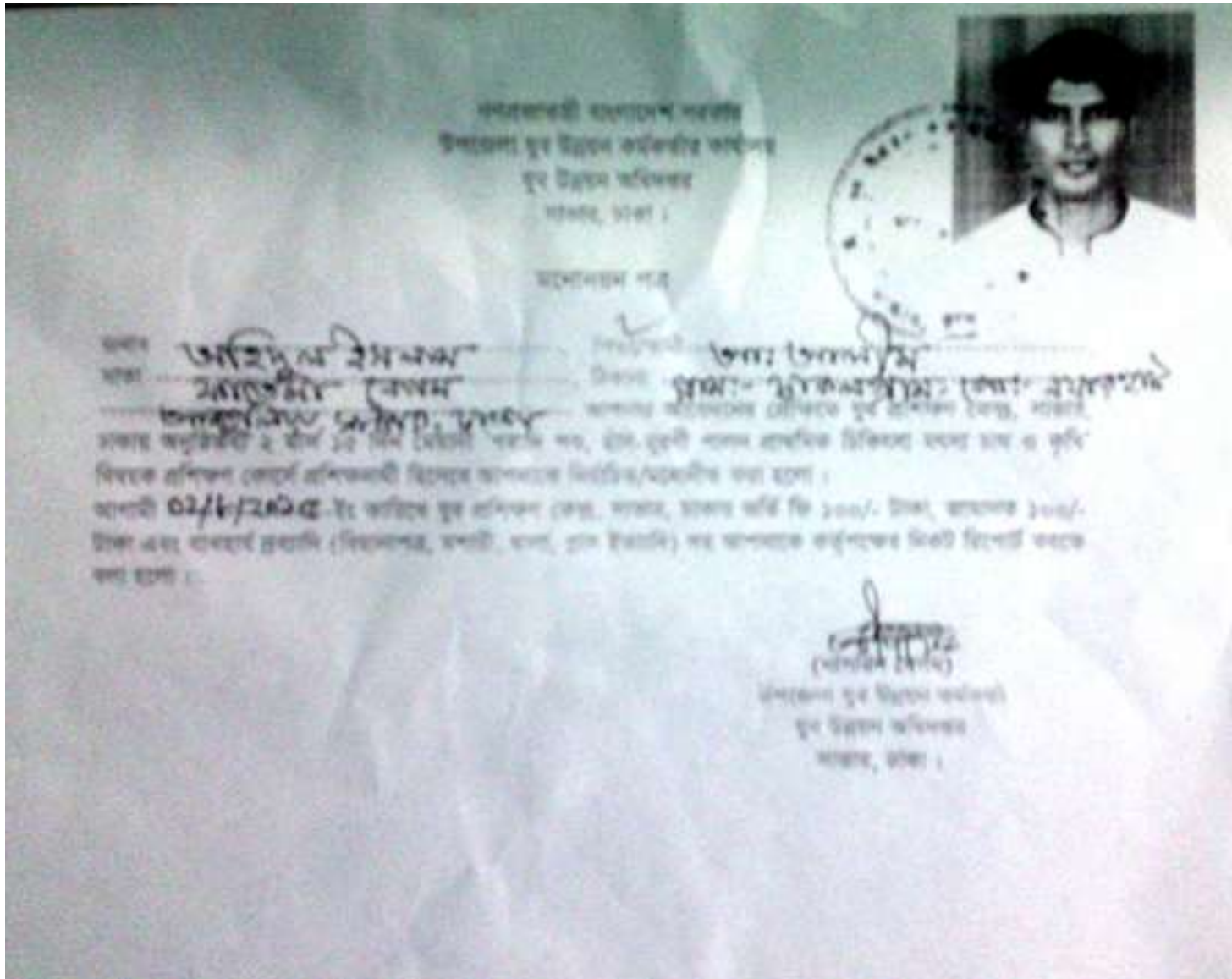
পাথালিয়া ইউনিয়ন পরিষদ
স্বাক্ষরকারীর স্বাক্ষর

স্বাক্ষরকারীর স্বাক্ষর

Photographs




Photographs



Photographs




গ্রামীণ ব্যাংক
সহজ ঋণের পাশ বই

নাম (স্বাক্ষর): স্বাক্ষর
ফোন নং: ১০২০/১
ক্রম নং: ১
কেন্দ্র নং: ১/১
কেন্দ্রের নাম: গাজীপুর
বই ইস্যুর তারিখ: ২০১৪
শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



Presented at
17th Internal Design Lab
on September 16, 2015 at GT

