

## Proposed NU Business Name: NAYAIN DAIRY FARM



Project identification and prepared by: MD. NAZIMUDDIN  
NAGOURPUR UNIT TANGAIL

Project verified by: MD. MIZANUR RAHAM PATOYARI



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.NAYAIN KHAN</b>
Age	:	24/03/1999(20Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 son
	:	1brother 3sister
Address	:	Vill: ghourkul ,P.O:nagourpur P.S: nagourpurDist: tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST..jahanara khan</b>
(iii) Father's name	:	<b>MD. Alom khan</b>
(iv) GB member's info	:	Branch:nagourpur,Centre #27/m(Female), Member ID: 2508 Group No:04 Member since:01/01/1998 First loan: BDT -5000
Further Information:		Existing Loan: BDT 40000, Outstanding loan:25000
(v) Who pays GB loan installment	:	Mother
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	business.
Entrepreneur Contact No.	:	01775154653
Father's Contact No.	:	01727927227
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**jahanara khan** joined Grameen Bank since 20 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAYAIN DAIRY FARM</b>
Location	:	Goyhata road nagourpur tangail
Total Investment in BDT	:	BDT280000/-
Financing	:	Self BDT110000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 15ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

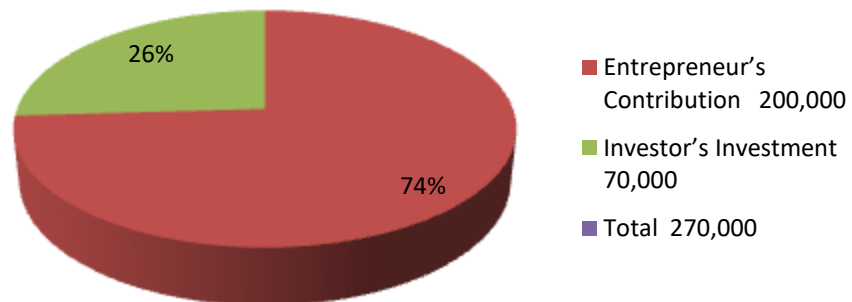
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>236000</b>	<b>944000</b>
<b>Total Sales(A)</b>		<b>236000</b>	<b>944000</b>
<b>Less. Variable Expense</b>			
Cow		<b>200000</b>	<b>800000</b>
<b>Total Variable Expense (B)</b>		<b>200000</b>	<b>800000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>36000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Salary (staff)	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>54000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	200,000	70000	270000
Food	0	0	0
	0	0	0
<b>Total</b>	<b>110000</b>	<b>70000</b>	<b>270000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year
<b>Revenue (Sales)</b>				
Cow Sales	236000	472000	944000	991200
<b>Total Sales (A)</b>	236000	472000	944000	991200
Less. Variable Expense				
cow	200000	400000	800000	840000
<b>Total Variable Expense (B)</b>	200000	400000	800000	840000
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	600	1200	2400	2700
Transportation	600	1200	2400	2700
Salary (self)	15000	30000	60000	60000
Salary (staff)	0	0	0	0
Mobile Bill	300	600	1200	1200
Food	6000	12000	24000	24300
Medicine	0	0	0	0
Bank Charge	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	90900
<b>Net Profit (E) [C-D]</b>	13500	27000	54000	60300
<b>Investment Payback</b>			42000	42000



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

Sl#	Particulars	1st Year	2nd Year
1	Cash Inflow		
1.1	Investment Infusion by investor	70000	
1.2	Net P[rofit	54000	60300
1.3	Depreciation (Non Cash item)		
1.4	Opening Balance of Cash Surplus		12000
	Total Cash Inflow	124000	72300
2	Cash Outflow		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112000	42000
3	<b>Net Cash Surplus</b>	12000	30300

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm :  
Laldighirpar,Kakonhat,Lolitnogor,Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









































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