

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



Project identification and prepared by: : Md. Alamgir Hosain,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AB. SALAM MIYA
Age	:	15-12-1987 (30Years)
Education, till to date	:	M A
Marital status	:	Married
Children	:	-1Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Kuic Tara P.O: Bishbas Bathuli P.S: Delduar, Dist: 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	:	Mst: LAILI BEGOM
(iii) Father's name	:	MD.LIYAKT ALI
(iv) GB member's info	:	Branch: Delduar, Centre # 36(Female), Member ID: 4464, Group No: 07 Member since: 15/06/2006(06Years) First loan: BDT 5000/-
Further Information:		Outstanding loan:
(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	:	3 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.	:	01710-174283
Family's Contact No.	:	01753-150440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst: LAILI BEGOM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	: TAFSI DAIRY FARM
Location	:	Kuic Tara, Bishbas Bathuli, Delduar, Tangail.
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 150000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow etc .▪The business is operating by entrepreneur. Existing no employee.▪The shop is not rented.▪Collects goods from Lauhati .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow		150,000	6,00,000
		0	0
Total Sales (A)		150,000	6,00,000
Less. Variable Expense			
Cow , Medicine , Feed		135,000	5,40,000
Total variable Expense (B)		135,000	1,40,000
Contribution Margin (CM) [C=(A-B)]		15,000	60,000
Less. Fixed Expense			
Electricity Bill		300	1200
Mobile Bill		300	1200
Salary (self)		5,000	20,000
Total fixed Cost (D)		5,600	22400
Net Profit (E) [C-D]		9,400	37600

Financial Projection (BDT)

Particular	Daily	3 Monthly	1st Year	2nd Year
Revenue (sales)				
Cow		150,000	6,00,000	630,000
		0	0	0
Total Sales (A)		150,000	6,00,000	630,000
Less. Variable Expense				
Cow , Medicine,Feed		135,000	5,40,000	567,000
Total variable Expense (B)		135,000	5,40,000	567,000
Contribution Margin (CM) [C=(A-B)]		15,000	60,000	63,000
Less. Fixed Expense				
Electricity Bill		300	1200	1200
Mobile Bill		300	1200	1200
Salary (self)		5,000	20,000	20,000
Total Fixed Cost		5600	22,400	22400
Net Profit (E) =[C-D)]		9400	37,600	40600
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	37600	40600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		11,600
	Total Cash Inflow	97600	52,200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	86,000	36,000
3	Net Cash Surplus	11600	16,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

