

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



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Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md:MOZAMMLE
Age	:	06-05-1986(31 Years)
Education, till to date	:	Class; Ten
Marital status	:	Married
Children	:	1sons & 1douter
No. of siblings:	:	1Brothers & 1Sisters
Address	:	Vill: Valuk kandi P.O kagmari P.S: TangailsadarDist: 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. DALERA BEGOUN
(iii) Father's name	:	MD.HARMUJ ALI
(iv) GB member's info	:	Branch: Dawjan, Centre # 84 (Female), Member ID: 6963, Group No: 01 Member since: 03-05-1999(18Years) First loan: 5,000 taka. Existing loan: 120931 taka Outstanding loan: 88987 taka
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868597250
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. **DALERA Begum** joined Grameen Bank since 18 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	TAMZID DAIRY FARM
Location	:	Valuk kandi,Tangail sadar,Tangail.
Total Investment in BDT	:	BDT 270000
Financing	:	Self BDT 200000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Tangail,▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

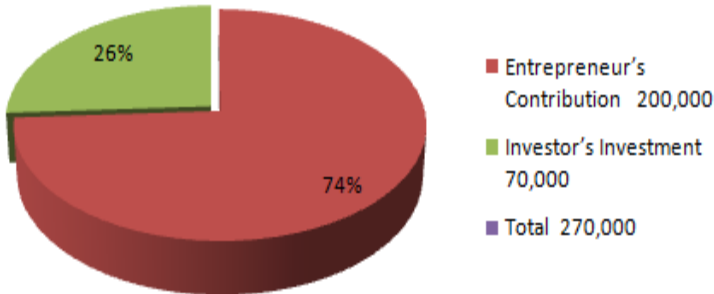
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk.	7,00	21,000	2,52,000
Total Sales (A)	7,00	21,000	2,52,000
Less. Variable Expense	3,00	9,000	108,000
Total variable Expense (B)	3,00	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000
Less. Fixed Expense			
Salary (self)		5,000	60,000
Entertainment		300	3600
Transportation		1200	14,400
Electricity bill		5,00	6000
Mobile Bill		3,00	3,600
Total fixed Cost (D)		7300	87,600
Net Profit (E) [C-D]		4,700	56,400

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Cow	2,00,000	70,000	2,70,000
Security	0	0	0
Total	2,00,000	70,000	2,70,000

Source of Finance

Existing Capital	200000	74%
Investor's Investment	70000	26%



Entrepreneur's Contribution	200,000	74%
Investor's Investment	70,000	26%
Total	270,000	

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	7,00	21,000	2,52,000	264600	277830
Total Sales (A)	700	21000	2,52,000	264600	277830
Less. Variable Expense	3,00	9,000	108000	113400	119070
Total variable Expense (B)	3,00	9,000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	4,00	12,000	1,44,000	151200	158760
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1200	14400	14500	14600
Entertainment		300	3600	3600	3600
Electricity bill		5,00	6000	6100	6200
Mobile Bill & SMS Monitoring		3,00	3600	3800	3900
Depreciation		0	0	0	0
Total Fixed Cost		7300	87600	88000	88300
Net Profit E= (C-D)		4700	56400	63200	70460
Investment Payback			28,000	28,000	28000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Slu Year(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	56400	63200	70460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28400	63600
	Total Cash Inflow	126400	91600	134060
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28000
	Total Cash Outflow	98000	28,000	28000
3	Net Cash Surplus	28400	63600	106060

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

