

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



Project identification and prepared by: Md.Sahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RABIUL HAQUE
Age	:	14-04-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Child
No. of siblings:	:	3 Brothers 2 Sister
Address	:	Vill: Hayatkanda, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SAIMON BEGUM
(iii) Father's name	:	LATE TAKIL UDDGN
(iv) GB member's info	:	Branch: Solla Nawabgonj, Centre # 21 (Female), Member ID: 3212, Group No: 04 Member since: 15-01-2003 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 50,000 Outstanding loan: Nil-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-973573
Family's Contact No.	:	01756-941341
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAIMON BEGUM joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIM DAIRY FARM
Location	:	Hayatkanda, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 55% Required Investment BDT 80,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 ox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

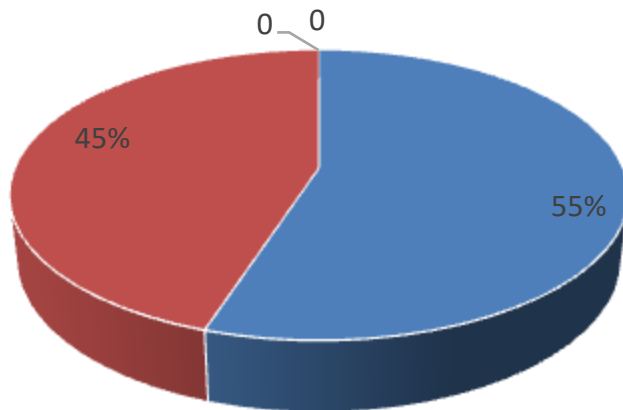
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ox Sales			2,00,000
Total Sales (A)			2,00,000
Less. Variable Expense			
Straw, Bran, Medicine etc		3,000	36,000
Total variable Expense (B)		3,000	36,000
Contribution Margin (CM) [C=(A-B)]			1,64,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]			87,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	1	1,00,000	1,00,000	1	80,000	80,000	1,80,000
Total			1,00,000			80,000	1,80,000

Source of Finance



■ Eterpreneur Contribution 55% ■ Investor's Investment-20%

- Entrepreneur's Contribution- 1,00,000/-
- Investor's Investment- 80,000/-
- Total- 1,80,000/-

Financial Projection (BDT)

Particular	Monthly		1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Ox Sales			2,80,000	2,94,000	3,08,700
Total Sales (A)			2,80,000	2,94,000	3,08,700
Less. Variable Expense					
Straw, Bran, Medicine etc	4,500		54,000	56,700	59,535
Total variable Expense (B)	4,500		54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]			2,26,000	2,37,300	2,49,165
Less. Fixed Expense					
Mobile Bill	400		4,800	4,800	4,800
Salary (self)	5,000		60,000	60,000	60,000
Electricity Bill	300		3,600	3,700	4,000
Transportation	1,000		12,000	12,000	12,000
Total Fixed Cost	6,700		80,400	80,500	80,800
Net Profit (E) [C-D]	13,100		1,45,600	1,56,800	1,68,365
Investment Payback			20,000	20,000	20,000

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	80,000		
1.2	Net Profit	1,45,600	1,56,800	1,68,365
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,13,600	2,38,400
	Total Cash Inflow	2,25,600	2,70,400	4,06,765
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,13,600	2,38,400	3,74,765

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 farm: Hayatkanda, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

