

Proposed NU Business Name: IBRAHIM DAIRY FARM



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Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IBRAHIM HOSSEN
Age	:	03/01/1995(22 Years)
Education, till to date	:	Class:seven
Marital status	:	Unmarried
Children	:	No.
No. of siblings:	:	03 brothers, 1sister.
Address	:	Vill:Badal baroipara , P.O: rajabari, P.S:Godagari, Dist: Rajshahi
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. SULEKHA BEGUM
(iii) Father's name	:	MD. DULAL HOSSEN
(iv) GB member's info	:	Branch: Dawpara Godagari Centre # 48(Female), Member ID: 3283/1, Group No: 02 Member since:02/05/11-running (06years) First loan: BDT 3,000/=
Further Information:		Existing Loan: BDT 40,000/= . Outstanding loan:.,21520/=.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752-507780
Mother's Contact No.	:	01770-364973 (Brother)
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SULEKHA BEGUM . joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM DAIRY FARM
Location	:	Badal baroipara,mollapara.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) % Required Investment BDT 50000/-(as equity)%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20*20=400 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like milk.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

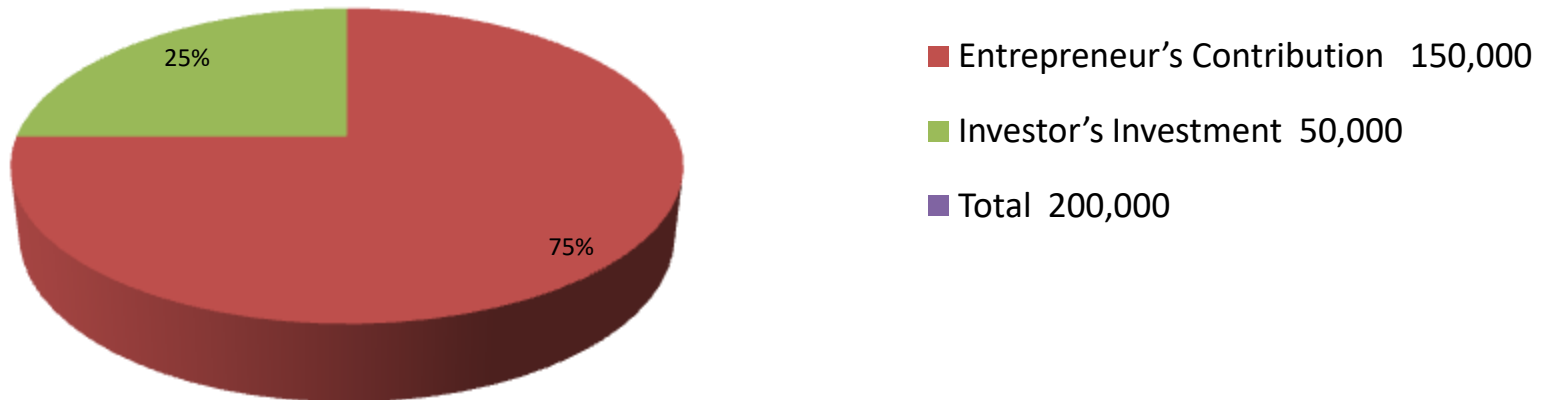
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	300	9,000	108000
Total Sales (A)	300	9,000	108000
Less. Variable Expense		0	
Milk sales	50	1,500	18000
Total variable Expense (B)	50	1,500	18000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	150,000		150,000
Cow purches		50000	50000
total	150,000	50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk salse	350	10500	126000	132300	138915
Total Sales (A)	350	10500	126000	132300	138915
Less. Variable Expense		0	0	0	0
Milk salse	50	1500	18000	18900	19845
Total variable Expense (B)	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		4700	56400	56400	56400
Net Profit (E) [C-D]		4300	51600	57000	62670
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	51600	57000	62670
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		31600	68600
	Total Cash Inflow	101,600	88600	131270
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	31,600	68600	111270

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -Baldal Baroi para,Rajabari
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

