

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



Project identification and prepared by: Md. Mahfuzur Rahman,
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

| | | |
|---|---|---|
| Name | : | NAZMA AKTER |
| Age | : | 10-02-1985 (32 Years) |
| Education, till to date | : | Class 9 |
| Marital status | : | Married |
| Children | : | 1 Son 1 Daughter |
| No. of siblings: | : | 1 Brother |
| Address | : | Vill: Goshinga, P.O: Goshinga, P.S: Sreepur, Dist: Gazipur. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NASIMA |
| (iii) Father's name | : | HABIB |
| (iv) GB member's info | : | Branch: Goshinga, Centre # 4 (Female), Member ID: 1251/3, Group No: 02 Member since: 1984-2017 (33 Years) First loan: BDT 5,000/-. |
| Further Information: | | Existing loan: BDT 60,000/-, Outstanding loan: BDT 40100/- |
| (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 UDYAKTA (CONT...)

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 10 years experience in running business. 10 Years in own business She has no training. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01787-541015 |
| Family's Contact No. | : | 01950-501928 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

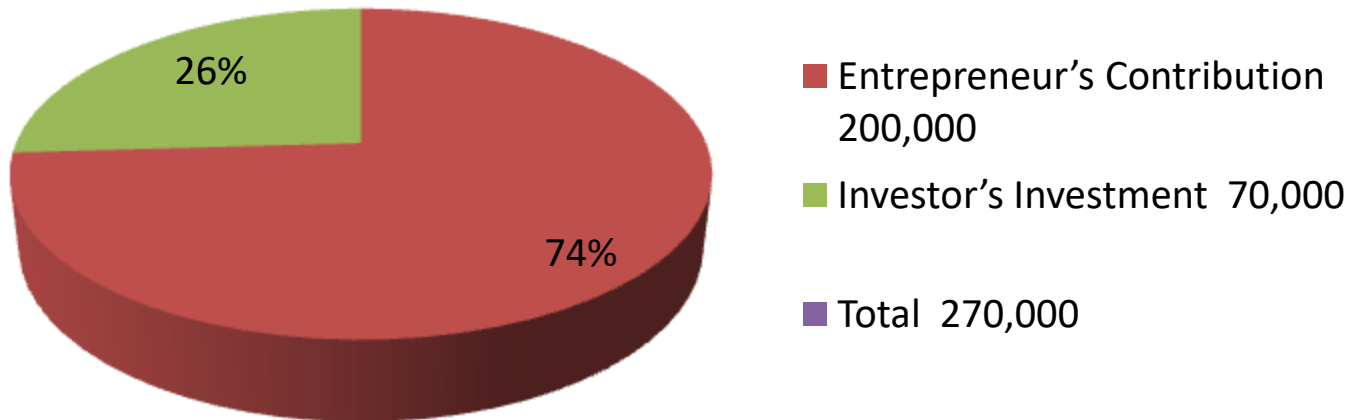
Proposed Nobin Udyakta Business Info

| | | |
|---|---|--|
| Business Name | : | NAZMA DAIRY FARM |
| Location | : | Goshinga, Sreepur. |
| Total Investment in BDT | : | BDT 2,70,000/- |
| Financing | : | Self BDT 2,00,000(from existing business) 74% Required Investment BDT 70,000 (as equity) 26% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 10 ft. x 10 ft. = 100 Square ft. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up for investment in cow rearing▪Average daily milk production 12 litre and milk price is 60 per litre.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from local area.▪Agreed grace period is 3 months. |

| Existing | | | |
|--|--------------|----------------|---------------|
| Particular | Daily | Monthly | Yearly |
| Revnue (Sale) | | | |
| Milk | 720 | 21600 | 259200 |
| | 0 | 0 | 0 |
| Total Sales(A) | 720 | 21600 | 259200 |
| Less Variable Expense (B) | | | 0 |
| Straw, Bran, Medicine | 108 | 3240 | 38880 |
| Total Variable Expense | 108 | 3240 | 38880 |
| Contributon Margin (CM) [C=(A-B)] | 612 | 18360 | 220320 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 6600 | 79200 |
| Net Profit (E)= [C-D] | | 11760 | 141120 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|----------------|----------|------------|---------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 4 | 50,000 | 200,000 | 1 | 70,000 | 70,000 | 270,000 |
| | | | 200,000 | | | 70,000 | 270000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|----------------|---------------|---------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Milk | 1080 | 32400 | 388800 | 408240 | 428652 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 1080 | 32400 | 388800 | 408240 | 428652 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 162 | 4860 | 58320 | 61236 | 64298 |
| Total Variable Expense | 162 | 4860 | 58320 | 61236 | 64298 |
| Contributon Margin (CM) [C=(A-B)] | 918 | 27540 | 330480 | 347004 | 364354 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 500 | 6000 | 6100 | 6200 |
| Total Fixed Cost (D) | | 6600 | 79200 | 79900 | 80615 |
| Net Profit (E)= [C-D] | | 20940 | 251280 | 263844 | 277036 |
| Investment Pay Back | | | 28,000 | 28,000 | 28,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 251,280 | 263844 | 277036.2 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 223280 | 459124 |
| | Total Cash Inflow | 321,280 | 487,124 | 736,160 |
| 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) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 223,280 | 459,124 | 708,160 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





