

Proposed NU Business Name: BADAL DAIRY FARM

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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BADEAL HOSSAIN
Age	:	20-03-1989 (28 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Chak Aouna, 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 Fathe
(ii) Mother's name	:	HELENA BEGUM
(iii) Father's name	:	MD.ABDUL HAI
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 21 (Female), Member ID: 3302, Group No: 03 Member since: 15-01-2001 (11 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 25,000 Outstanding loan: Nill-
(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.	:	01830-676644
Family's Contact No.	:	01959-861812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HELENA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

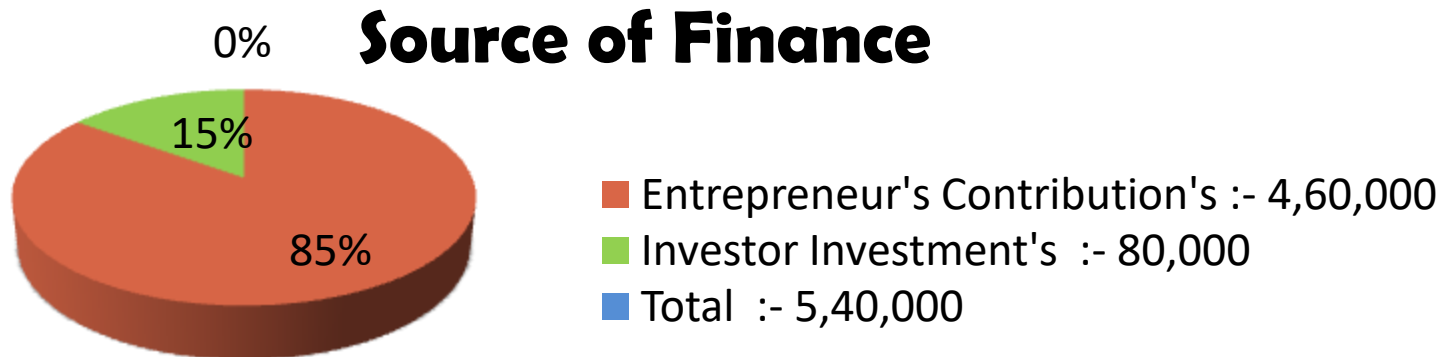
Business Name	:	BADAL DAIRY FARM
Location	:	Chak Aouna, Nawabgonj
Total Investment in BDT	:	BDT 5,40,000/-
Financing	:	Self BDT 4,60,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 05 Cow, calf 03 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.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk(14x60)	840	25200	302400
	0	0	0
Total Sales(A)	840	25200	302400
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	10000	120000
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	0	15200	182400
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		0	0
Gard		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		9200	110400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	80,000	4,00,000	1	80,000	80,000	4,80,000
Calf	3	20,000	60,000				60,000
Total			4,60,000			80,000	5,40,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(20x60)	1200	36000	432000	453600	476280
	0	0	0	0	0
Total Sales(A)	1200	36000	432000	453600	476280
Less Variable Expense (B)					
Straw,barn,medecine etc	0	11000	132000	138600	145530
Total Variable Expense	0	11000	132000	138600	145530
Contributon Margin (CM) [C=(A-B)]	0	25000	300000	315000	330750
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	100800	1209600
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6600	79200	172000	1281200
Net Profit (E)= [C-D]		18400	220800	231840	243432
Investment Pay Back			32,000	32,000	32,000

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	220,800	231840	243432
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		188800	388640
	Total Cash Inflow	300,800	420,640	632,072
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	188,800	388,640	600,072

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: Chak Aouna, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest





