

A Nobin Udyokta Project

Imran Dairy Farm



Project by: Md. Imran

NU Identified by : Md. Kamruzzaman (Shovon)

Verified By: Md. Sayedul Amin Shakib



GRAMEEN TRUST

*Shariatpur Unit
Anchal -6*



GT Social Business Unit, Shariatpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Imran
Age	:	03/07/1998
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers & 01 Sister
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sabina
(iii) Father's name	:	Md. Shiraj Madbor
(iv) GB member's info	:	Member since: 2009 to 2015. Branch: Mohishar, Vadorgonj. Centre no: 06/M, Group: 04 Loanee No: 5227, First loan: 10,000/- Existing loan: Nil, Outstanding: Nil.
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Dairy Farm Business
Trade License Number	:	85/2017-2018
Initial Investment (Own & Family Support)	:	1,00,000tk
Business Experiences:	:	3 years
Training Info.	:	N/A
Other Own/Family Sources of Income	:	Brothers
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01733-882176.
NU Project Source/Reference	:	GT Shariatpur Unit Office

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2009 to 2015. At first his mother took a loan amount of 10,000 BDT from GB. She invested the money in her husband's Business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Imran Dairy Farm
Address/ Location	:	Charpaiyatoli, Hazikandi, Vadorgonj, Shariatpur.
Total Investment in BDT	:	2,50,000/-
Financing	:	Self BDT : 1,70,000/= (from existing business) - 68% Required Investment BDT : 80,000/= (as equity) - 32%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 8,000
i. Proposed Business % of present gross profit margin	:	80%
ii. Estimated % of proposed gross profit margin	:	80%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
i. Goods: 1,50,000	1,70,000		1,70,000
ii. Decoration: 20,000			
Proposed Stock Items:		80,000	80,000
Total Capital	1,70,000	80,000	2,50,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown



Present Stock item	
Product name	Amount
গাভী	50,000
বাছুর	30,000
ষাড় গরু	70,000
Total Present Stock	1,50,000

Proposed stock item	
Product Name	Amount
গাভী	50,000
বাছুর	30,000
Total Proposed Stock	80,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales Income	600	18,000	2,16,000
Less: Cost of Sales	120	3,600	43,200
Gross Profit 80%	480	14,400	1,72,800
Less: Operating Costs			
Electricity Bill	0	150	1,800
Shop Rent	0	0	0
Night Guard Bill	0	0	0
Entertainment Bill	0	0	0
Mobile Bill	0	300	3,600
Present Salary/Drawings-Self	0	7,000	84,000
Present Salary Employee	0	0	0
Others	0	300	3,600
Non Cash Item:			
Depreciation Expenses(20,000*12%)	0	200	2,400
Total Operating Cost	0	7,950	95,400
Net Profit	480	6,450	77,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year-1			Year-2		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales(B7)	700	21,000	2,52,000	800	24,000	2,88,000
Less:(Cost of sales(B8))	140	4,200	50,400	160	4,800	57,600
Gross Profit C=(B7-B8)	560	16,800	2,01,600	640	19,200	2,30,400
Less : Operating Costs						
Electricity Bill	0	200	2,400	0	250	3,000
Shop Rent	0	0	0	0	0	0
Night Guard Bill	0	0	0	0	0	0
Generator Bill	0	0	0	0	0	0
Mobile Bill	0	300	3,600	0	400	4,800
Proposed Salary-Self	0	8,000	96,000	0	8,000	96,000
Proposed Salary-Staff	0	0	0	0	0	0
Others	0	350	4,200	0	400	4,800
Non Cash Item:						
Dep. Exp. (20,000*12%)	0	200	2,400	0	200	2,400
Total Operating Cost (D)	0	9,050	1,08,600	0	9,250	1,11,000
Net Profit(C-D)	560	7,750	93,000	640	9,950	1,19,400
Pay back to GT			48,000			48,000
Retained Income		45,000			71,400	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl.no.	Particulars	Year-1	Year-2
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit(Ownership Tr. Fee added back)	93,000	1,19,400
1.3	Depreciation(Non cash item)	2,400	2,400
1.4	Opening Balance of Cash Surplus	0	47,400
	Total Cash Inflow	1,75,400	1,69,200
2	Cash Outflow		
2.1	Purchase of Product	80,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3.0	Net Cash Surplus	47,400	1,21,200



STRENGTH

- **Business Experience and Skill**
- **Maintain Daily accounts**
- **15 hours shop open**
- **No loan against business**
- **Located beside Road**

WEAKNESS

- **Lack of investment**
- **Credit Sale**

OPPORTUNITIES

- **Expansion of Business**
- **Increasing the number of Customer**
- **Have chance to grab new customer**

THREATS

- **Fire.**
- **Theft.**
- **Political Instability may reduce the sale.**

Photographs

















Presented at

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