

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



Project identification and prepared by: Md.Sujat Ali
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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAHIDOL
Age	:	07-07-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Sokhipur 9 P.O: Sokhipur P.S: Sokhipur Dist: Tangail
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. KHODEJA
(iii) Father's name	:	LATE.MD. AIYUB ALI
(iv) GB member's info	:	Branch :Bonki Centre 14 (Female), Member ID: 2099 , Group No: 04 Member since: 02-04-07(10years) First loan: BDT 15000
Further Information:		Existing loan: BDT 20000, Outstanding Loan:448
(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.)	:	No
Business Experiences and Training Info	:	07 years experience in running business. 07 years Experience own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783492321
Family's Contact No.	:	01827704095
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHODEJA joined Grameen Bank since 10 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

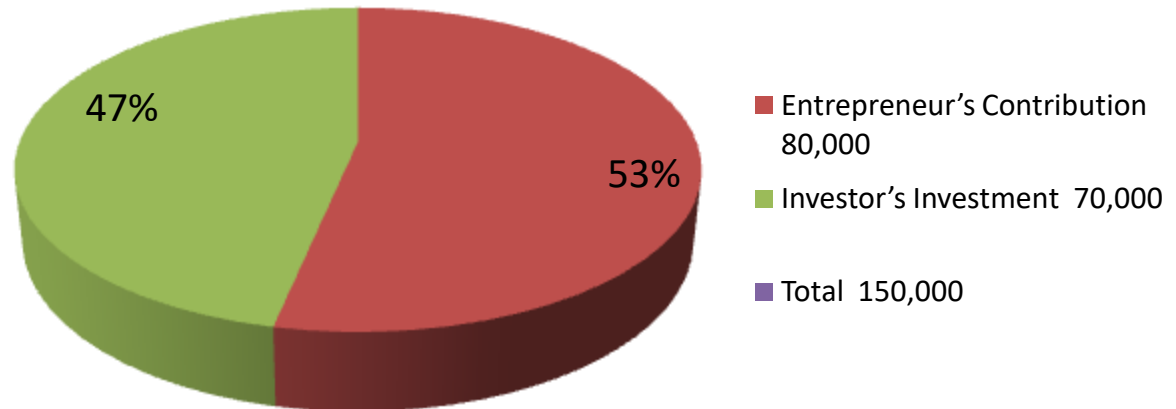
Proposed Nobin Udyokta Business Info

Business Name	:	ZAHIDUL DAIRY FARM
Location	:	Sokhipur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 80,000/- (from existing business) 53% Required Investment BDT 70,000/- (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x7 ft=84 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow , one calf in his farm.▪Average daily milk production is 11 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods Kaitola▪The farm is owned.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		2088	25056

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	60000	60000	1	70000	70,000	130,000
calf	1	20000	20000			0	20,000
	2	80000	80,000	1	70000	70,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7200	86400	147000	939630
Net Profit (E)= [C-D]		9828	117936	123832.8	130024
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	117,936	123832.8	130024.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89936	185768.8
	Total Cash Inflow	187,936	213,769	315,793
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	89,936	185,769	287,793

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

