

Proposed NU Business Name:

BIPLOB DAIRY FARM

Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB HOSSAIN
Age	:	02-06-1992 (25 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Dakhin Solla, P.O: Solla . 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	:	JABEDA BEGUM
(iii) Father's name	:	MD.BORKOT ALI
(iv) GB member's info	:	Branch:Solla Nawabgonj, Centre # 53 (Female), Member ID: 2732/3, Group No:06 Member since: 15-01-2000 (17 Years) First loan: BDT 5,000/-
Further Information:		Existing loan:20,000 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.	:	01795-747917
Family's Contact No.	:	01937-438195
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOBEDA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

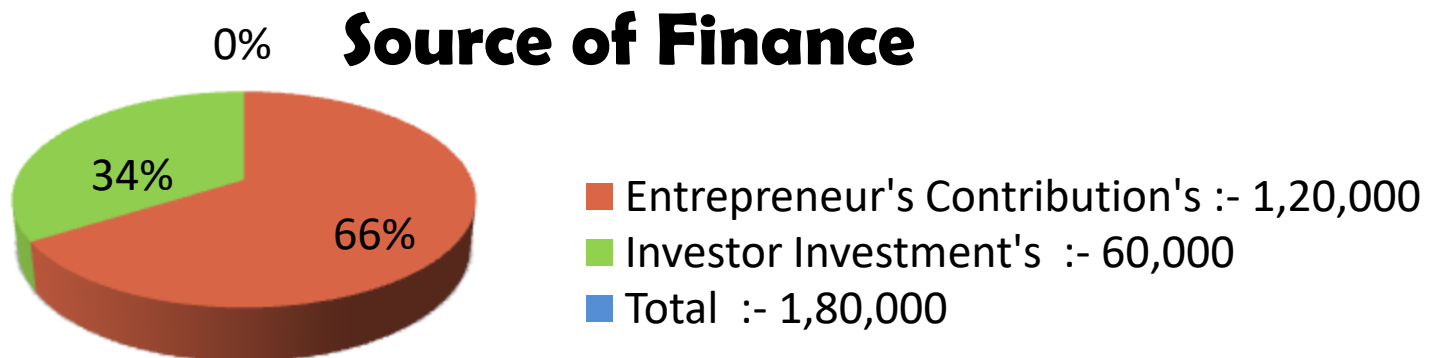
Business Name	:	BIPLOB DAIRY FARM
Location	:	Hayatkanda, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 66% Required Investment BDT 60,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1Cow and 1 Calf 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(6x70)	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
Straw,barn,medicine,etc	0	3000	36000
Total Variable Expense	0	3000	36000
Contributon Margin (CM) [C=(A-B)]	0	9600	115200
Less Fixed Expense			
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

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

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(8x70)	560	16800	201600	211680	222264
	0	0	0	0	0
Total Sales(A)	560	16800	201600	211680	222264
Less Variable Expense (B)					
Straw,barn,medicine etc	0	3500	42000	44100	46305
Total Variable Expense	0	3500	42000	44100	46305
Contributon Margin (CM) [C=(A-B)]	0	13300	159600	167580	175959
Less Fixed Expense					
Electric Bill		0	0	300	600
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5900	10800	77200	869600
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	121600	64800	134040
	Total Cash Inflow	148,800	158,040	231,942
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	64,800	134,040	207,942

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:Aouna, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest



