

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



Project identification and prepared by: MD: AMINUL ISLAM
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NADIM MAHAMUAD RAZIV
Age	:	01/01/1992(26Years)
Education, till to date	:	B A
Marital status	:	Unmarried
Children	:	0 Son 0 Daugther
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Sreepur P.O: Sreepur P.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	:	AYESHA KHATUN
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Gosinga Centre # 75 (Female), Member ID: 1007 Group No: 05 Member since: 29/03/2006 to 2018(12Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20000/- Outstanding Loan: BDT /-0
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719549643
Family's Contact No.	:	01677983067
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA KHATUIN joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

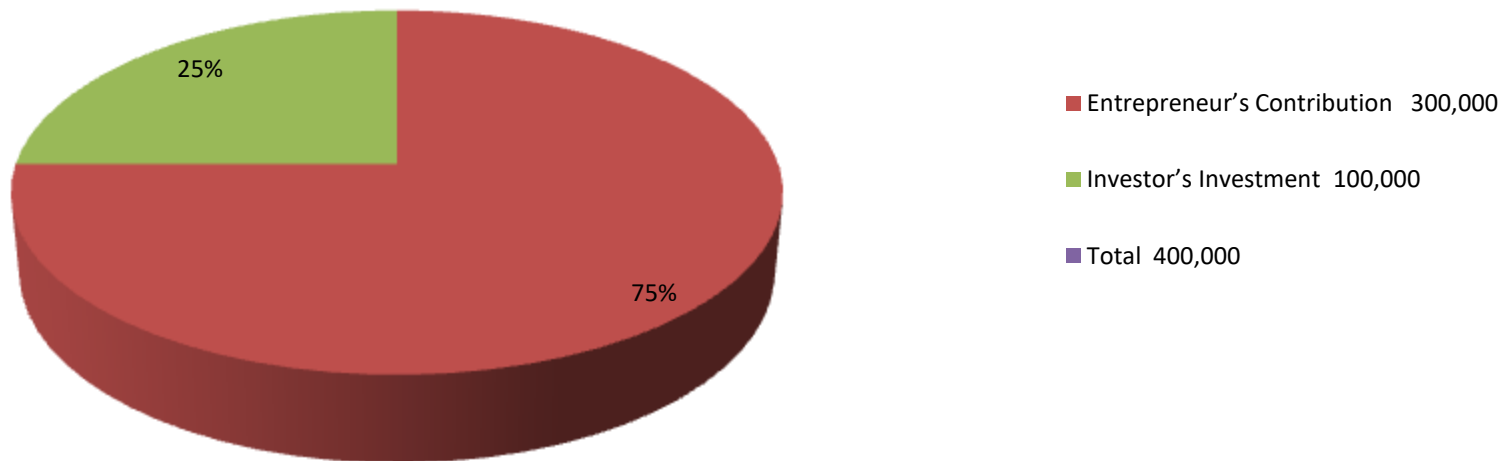
Business Name	:	NADIM DAIRY FARM
Location	:	Sreepur
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/- (from existing business) 68% Required Investment BDT 100,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The farm is own.▪Collects cows from Sreepur▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		11700	140400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	100000	300000	1	100000	100000	400000
Calf						0	
			300000			100000	400000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6300	75600	76180	76769
Net Profit (E)= [C-D]		20700	248400	260820	273861
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	248,400	260820	273861
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		208400	429220
	Total Cash Inflow	348,400	469,220	703,081
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	208,400	429,220	663,081

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







