

## Proposed NU Business Name: **EMRAN 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	:	<b>EMRAN AHMMED</b>
Age	:	14/02/1986 (32Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 Daughters 0 Sisters
No. of siblings:	:	0 2Brothers & 01 Sisters
Address	:	Vill: Phantan takP.O: Bormi P.S: 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	:	<b>SUIFIA</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD:CHAN MIA</b>
(iv) GB member's info	:	Branch: Bormi Centre # 57(Female), Membe,7296 Group No: 09 Member sr ID: 72/2ince: 04/05/1998to 2018(20Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 250,000/- Outstanding Loan: Nill-
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	:	05 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.	:	01921714239
Family's Contact No.	:	01786354362
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUIFIA** joined Grameen Bank since 20years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

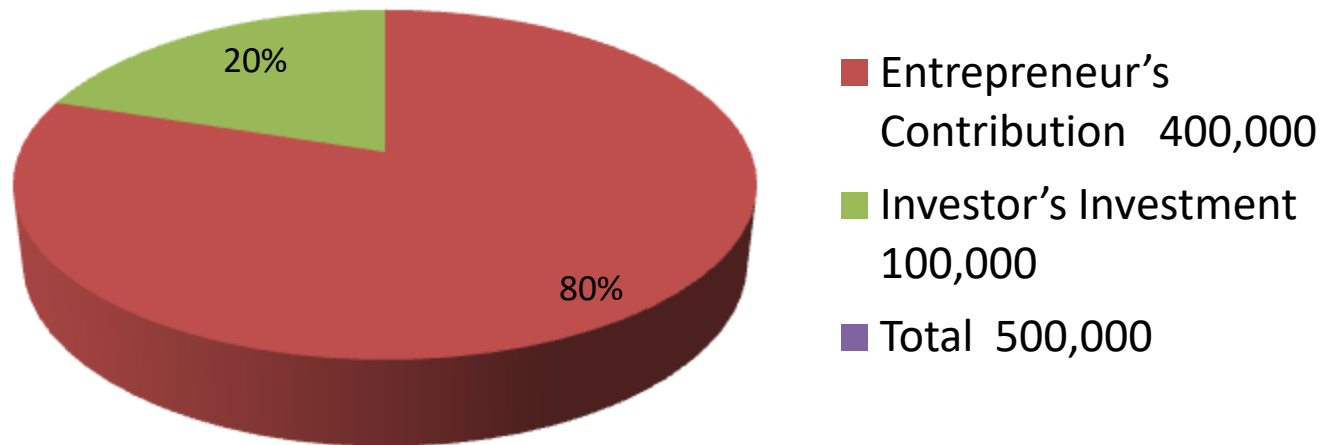
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>EMRAN DAIRY FARM</b>
Location	:	Phatan tak
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/- (from existing business) 80% Required Investment BDT 100,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	BDT /-0
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in various (eg: Cow etc.).</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operated by entrepreneur. Existing one employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bormi Bazar, Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	2550	76500	918000
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>
<b>Net Profit (E)= [C-D]</b>		<b>6500</b>	<b>78000</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Australiyan cow	2	150000	300000	1	100000	100,000	400,000
Deshi cow	1	60000	60000			0	60,000
calf	2	20000	40000				40,000
	5	230000	400,000	1	100000	100,000	500000



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk	1120	33600	403200	423360
<b>Total Sales(A)</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	157	4704	56448	59270.4
<b>Total Variable Expense</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	<b>59270.4</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>963</b>	<b>28896</b>	<b>346752</b>	<b>364089.6</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>147000</b>
<b>Net Profit (E)= [C-D]</b>		<b>21696</b>	<b>260352</b>	<b>273369.6</b>
<b>Investment Pay Back</b>			<b>60,000</b>	<b>60,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	260,352	273369.6
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		200352
	<b>Total Cash Inflow</b>	<b>360,352</b>	<b>473,722</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>200,352</b>	<b>413,722</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bir Ujili Bazar.  
Regular customers;

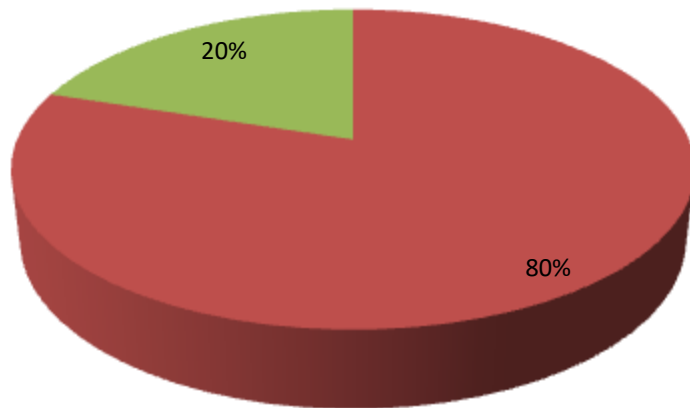
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	150000	300000	1	100,000	100,000	500000
cow	1	60000	60000				
Cow cof	2	20000	40000				
<b>TOTAL</b>	<b>5</b>	<b>230000</b>	<b>400000</b>	<b>1</b>	<b>100000</b>	<b>100,000</b>	<b>500000</b>



- Entrepreneur's Contribution 400,000
- Investor's Investment 100,000
- Total 500,000











# FAMILY PICTURE

