

Proposed NU Business Name: PARVIN SULTANA DAIRY FARM



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AB. RAHIM MIAH
Age	:	01-06-1985(32 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: Jadobpur ;P.O: Barbary, P.S: Shakhipur, 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	:	MOST. RAJIYA BEGUM
(iii) Father's name	:	Late. SUKUR MAHMUD
(iv) GB member's info	:	Branch: Jadobpur , Centre # 27(Female), Member ID: 2489, Group No: 07 Member since:01-01-2002(16Years) First loan: BDT 5,000/- Existing loan: BDT 60,000/- Outstanding loan: BDT -31500
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 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.	:	01915-862766
Mother's Contact No.	:	01724-432333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAJIYA BEGUM joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PARVIN SULTANA DAIRY FARM
Location	:	Vill: Jadobpur ;P.O: Barbary, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,70,000
Financing	:	Self BDT 1,10,000 (from existing business) 65% Required Investment BDT 60,000(as equity) 35%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	18 ft x 18 ft= 324 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is won.▪Collects goods from Naksala in Tangail.▪Agreed grace period is 3 months.

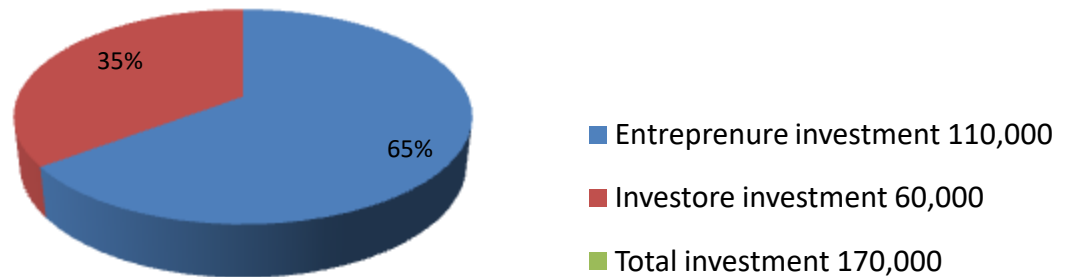
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Milk	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		7,600	91,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	70000	70000	Cow	1	60000	60,000	130,000
Ox	1	40000	40000		0	0	0	40,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			110000			60000	60,000	170,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk	2,500	75,000	900,000	945,000	992,250
		0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense		0	0	0	0
Milk	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		5,900	70,800	74,340	78,057
Net Profit (E) [C-D]		16,600	199,200	209,160	219,618
Investment Payback			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	199,200	209160	219618
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		175200	360360
	Total Cash Inflow	259,200	384,360	579,978
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	175,200	360,360	555,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 15 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









