

## Proposed NU Business Name: **FARUK DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>FARUK</b>
Age	:	09/05/1997 ( 21Years)
Education, till to date	:	B A
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Brothers 03 Sister
Address	:	Vill: Nehalia P.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>SUFIA BEGUM</b>
(iii) Father's name	:	<b>AHAMED</b>
(iv) GB member's info	:	Branch: Sreepur, Centre # 38 (Female), Member ID: 4005, Group No: 06 Member since: 29/03/2000 to 2008(08Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 30,000/- 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	:	Private Service
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUFIA KHATUN** joined Grameen Bank since 08 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 Info4

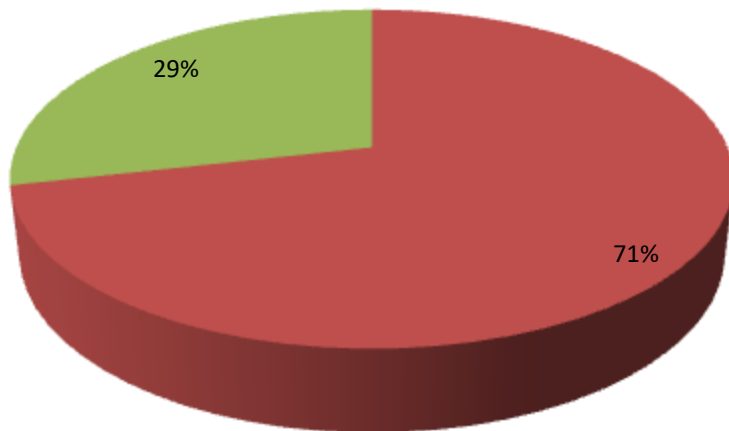
Business Name	:	<b>FARUK DAIRY FARM</b>
Location	:	Bormi
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 25 ft = 375sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Sreepur</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Milk	3300	99000	1188000
	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine etc	2805	84150	1009800
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		200	2400
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>6000</b>	<b>72000</b>
<b>Net Profit (E)= [C-D]</b>		<b>8850</b>	<b>106200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	80,000	80,000	80,000
Calf	1	50,000	50,000			0	
Cow	2	25000	50000				
			<b>200,000</b>			<b>80,000</b>	80000

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	3800	114000	1368000	1436400	1508220
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2880	86400	1036800	1088640	1143072
<b>Total Variable Expense</b>	<b>2880</b>	<b>86400</b>	<b>1036800</b>	<b>1088640</b>	<b>1143072</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>920</b>	<b>27600</b>	<b>331200</b>	<b>347760</b>	<b>365148</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
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
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>72520</b>	<b>73046</b>
<b>Net Profit (E)= [C-D]</b>		<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	259,200	272160	285768
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		227200	467360
	<b>Total Cash Inflow</b>	<b>339,200</b>	<b>499,360</b>	<b>753,128</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>227,200</b>	<b>467,360</b>	<b>721,128</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0;  
Experience & Skill : 5 Years;  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

