

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



Project identification and prepared by: Aminul Islam
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYEM HOSEN SHEIKH
Age	:	10/01/1998(20Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Son 0 Doughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Kornopur P.O: Gosinga 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	:	RAZIYA KHATUN
(iii) Father's name	:	HABIBUR ROHAMAN
(iv) GB member's info	:	Branch: Gosinga, Centre # 08 (Female), Member ID: 3303, Group No: 08 Member since: 29/03/2000 to 2010(10Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000/- 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	:	None
Entrepreneur Contact No.	:	01765191406
Family's Contact No.	:	01633166327
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

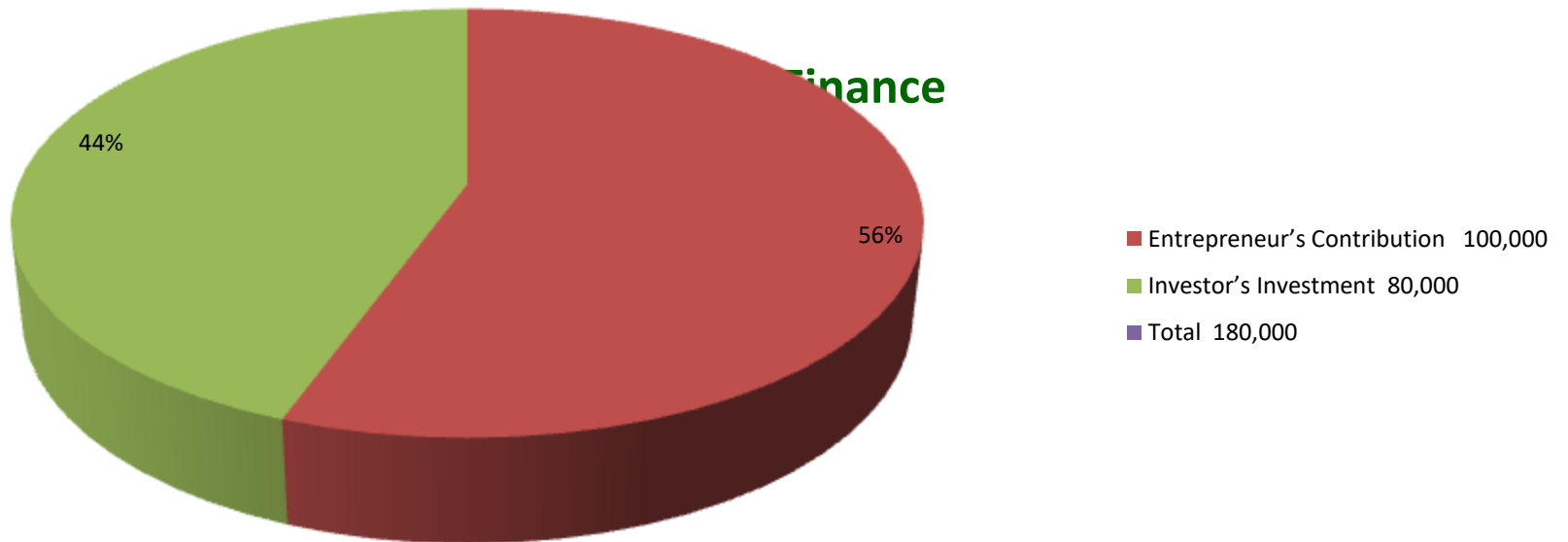
RAZIYA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	NAYEM DAIRY FARM
Location	:	Kornopur
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/- (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 20 ft = 300sq. ft
Security of the shop	:	Nil
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	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
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
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		8400	100800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	800,000	800,000	80,000
Calf							
Cow							
		50000	100000		80000	80000	80000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3700	111000	1332000	1398600	1468530
	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2960	88800	1065600	1118880	1174824
Total Variable Expense	2960	88800	1065600	1118880	1174824
Contributon Margin (CM) [C=(A-B)]	740	22200	266400	279720	293706
Less Fixed Expense					
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
Total Fixed Cost (D)		6000	72000	72520	73046
Net Profit (E)= [C-D]		16200	194400	204120	214326
Investment Pay Back			32,000	32,000	32,000

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			
1.2	Net Profit	80,000		
1.3	Depreciation (Non cash item)	194,400	204120	214326
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow		162400	334520
2	Cash Outflow	274,400	366,520	548,846
2.1	Purchase of Product			
2.2	Payment of GB Loan	80,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)			
	Total Cash Outflow	32000	32000	32000
3	Net Cash Surplus	112,000	32,000	32,000

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







FAMILY PICTURE

