

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



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Project verified by: MD. Sirazul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Zakia
Age	:	10-03-1984(34 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	2 daughter & 1 son
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: Banaghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rahela khatun
(iii) Father's name	:	Leat Sipjol bepari
(iv) GB member's info	:	Branch: Joypara, Centre # 17(Female), Member ID:2528/1 , Group No: 03 Member since: 1990-1997 (7Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT :paid
(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	:	08 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01912036562
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHELA KHATUN joined Grameen Bank since 7 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Zakia dairy farm
Location	:	Banaghata
Total Investment in BDT	:	BDT:430000
Financing	:	Self BDT 360000(from existing business) 80% Required Investment BDT 70,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 20ft= 500square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara.▪Agreed grace period is 3 months.

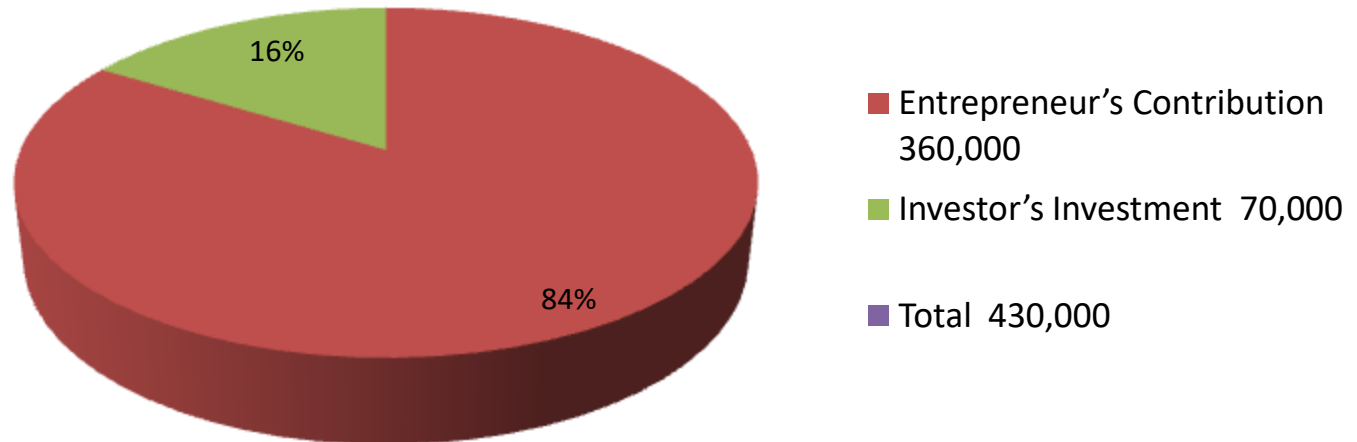
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	900	27000	324000
Total Sales (A)	900	27000	324000
Less. Variable Expense			
Milk	360	10800	129600
Total variable Expense (B)	360	10800	129600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Transportion		1000	12000
Electricity Bill		200	2400
Salary (self)		5000	60000
Salary(staff)			
Cow food		4000	48000
Security Guard			
Total fixed Cost (D)		10400	124800
Net Profit (E) [C-D]		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	03	100000	300000	01	70000	70000	370000
Bachur	02	30000	60000	00	00		60000
Total	05	130000	360000	01		70000	430000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
MILK	1000	30000	360000	378000	396000
		0	0	0	0
Total Sales (A)	1000	30000	360000	378000	396000
Less. Variable Expense		0	0	0	0
Milk	360	10800	129600	136080	142884
		0	0	0	0
Total variable Expense (B)	360	10800	129600	136080	142884
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less. Fixed Expense					
Rent					
Mobile Bill		200	2400	2500	2600
Transportaion		1000	12000	12000	12000
Electricity Bill		200	2400	25000	2500
Salary (self)		5000	60000	60000	60000
Salary(staff)					
Cow food		4000	48000	48500	50000
Security Guard					
Total fixed Cost (D)		10400	124800	125500	126200
Net Profit (E) [C-D]		8800	105600	116420	127816
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	105600	116420	127816
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		77600	166020
	Total Cash Inflow	175600	194020	293836
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	77600	166020	265836

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

