

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



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Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN KHAN
Age	:	16/03/2000(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Rautkona, P.O: Kapashia, P.S: Kapashia, 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	:	AZIZUN NAHAR KHAN
(iii) Father's name	:	MD. ALAMGIR HOSSAIN
(iv) GB member's info	:	Branch: Kapasia , Centre # 38 (Male), Member ID: 2724/2, Group No: 01 Member since: 03/05/2008 to 2018(10Years) First Loan: BDT 10,000/- , Existing Loan: BDT1,30,000/- Outstanding Loan: 64560
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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Immigrant)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-136863
Family's Contact No.	:	01726-249096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AZIZUN NAHAR KHAN joined Grameen Bank since 10 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IMRAN DAIRY FARM
Location	:	Rauthkuna, Kapasia.
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,60,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	15ft x 12 ft= 180 Square ft
Implementation	:	<ul style="list-style-type: none">▪ He has Two cow, Four calf in his farm.▪ Average daily milk production is 7 liter and milk price is BDT 50/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Amraid bazar.▪ Agreed grace period is 3 months.

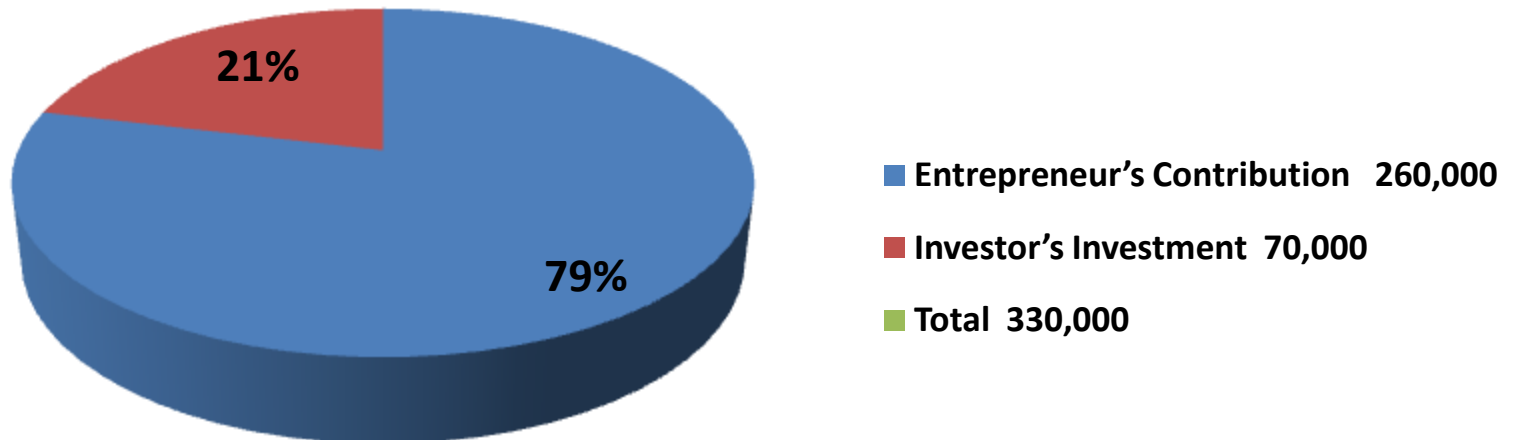
Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (Daily: 10 liter x 50/- per liter)	500	15000	180000
	0	0	0
Total Sales(A)	500	15000	180000
Less Variable Expense (B)		0	0
Straw, Bran, Medicine etc	100	3000	36000
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6250	75000
Net Profit (E)= [C-D]		5750	69000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80,000	160,000	1	70,000	70,000	230,000
Calf	4	25,000	100,000	0	0	0	100,000
TOTAL			260,000			70,000	330,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (Daily: 14 liter x 50/- per liter)	700	21000	252000	264600	277830
	0	0	0	0	0
Total Sales(A)	700	21000	252000	264600	277830
Less Variable Expense (B)	0				
Straw, Bran, Medicine etc	140	4200	50400	52920	55566
Total Variable Expense	140	4200	50400	52920	55566
Contributon Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		1000	12000	12600	13230
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		350	4200	4300	4400
Total Fixed Cost (D)		6550	78600	79600	80630
Net Profit (E)= [C-D]		10250	123000	129150	135608
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	123,000	129150	135607.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95000	196150
	Total Cash Inflow	193,000	224,150	331,758
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	95,000	196,150	303,758

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

