

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



Project identification and prepared by: Md Ebadat Hossain
Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMSUNNAHAR AKTER
Age	:	26-10-1989 (26 Years)
Education, till to date	:	Honors
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Nordana, P.O: Borati, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST SAHERA BEGUM
(iii) Father's name	:	MD SAMSUL HOQ
(iv) GB member's info	:	Branch: Vatgram Mirjapur, Centre # 08 (Male), Member ID: 6451, Group No: 15 Member since: 26-05-1997 (18 Years) First loan: BDT 5,000/- Outstanding loan: Nil
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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01678-507553
Mother's Contact No.	:	01724-101113
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD SAMSUL HOQ joined Grameen Bank since 18 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHAR DAIRY FARM
Location	:	Nordana , Mirjapur, Tangail
Total Investment in BDT	:	BDT 2,22,000/-
Financing	:	Self BDT 1,02,000/- (from existing business) 46% Required Investment BDT 1,20,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	14 ft x 8 ft= 112 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Daily milk production is 8 liter. 16 liter in financial projection.▪Milk price is 50tk per liter.▪The business is operating by the entrepreneur. After getting equity fund one employee will be appointed.▪The farm is owned.▪Agreed grace period is 4 months.

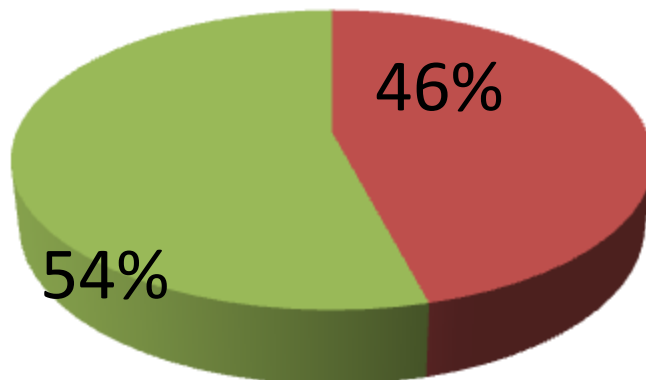
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 x 50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		4,000	48,000
Transportation		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (1)	80,000	120,000	200,000
Calf (1)	20,000	0	20,000
Bran (2 x900)	1,800	0	1,800
Broken Rice (10 x 20)	200	0	200
Total	102,000	120,000	222,000

Source of Finance



- Entrepreneur's Contribution 102,000
- Investor's Investment 120,000
- Total 222,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (16 x 50)	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Feed & Medicine	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Mobile Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Transportation		300	3,600	4,500	5,500
Salary (staff)		4,000	48,000	4,500	5,500
Total Fixed Cost		8,500	102,000	59,400	61,400
Net Profit (E) [C-D]		8,300	99,600	152,280	160,864
Investment Payback			48,000	48,000	48,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	120,000		
1.2	Net Profit	99,600	152,280	160,864
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		51,600	155,880
	Total Cash Inflow	219,600	203,880	316,744
2	Cash Outflow			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	168,000	48,000	48,000
3	Net Cash Surplus	51,600	155,880	268,744

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0,
Experience & Skill : 03 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



























স্বদেশে বসবের পত্র

স্বদেশে বসবের পত্র

০৫ নং বানাইল ইউনিয়ন পরিষদ কার্যালয়

উপজেলা, বানাইল, জেলা: ঝালকাঠি

ব্রিটিশ লাইসেন্স

স্বদেশে বসবের পত্র নং: ১১০

স্বদেশে বসবের পত্র নং: ১১০
অনুমোদিত নাম: ...
পিতা/স্বামীর নাম: ...
জন্ম তারিখ: ...
উপজেলা: ...
স্বদেশে বসবের পত্র নং: ...
উপস্থিত স্বদেশে বসবের পত্র নং: (১) ... (২) ...
(১) ... (২) ...
(৩) ...
স্বদেশে বসবের পত্র নং: ...
স্বদেশে বসবের পত্র নং: ...

স্বদেশে বসবের পত্র নং: ...

স্বদেশে বসবের পত্র

স্বদেশে বসবের পত্র

ক্রমিক নং: 52859



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়

সনদপত্র



স্বদেশে বসবের পত্র নং: ...
স্বদেশে বসবের পত্র নং: ...
স্বদেশে বসবের পত্র নং: ...
স্বদেশে বসবের পত্র নং: ...

স্বদেশে বসবের পত্র

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
National ID Card / স্বদেশে বসবের পত্র
নাম: ...
জন্ম তারিখ: ...
স্বদেশে বসবের পত্র নং: ...
ID NO: 9318631830666

স্বদেশে বসবের পত্র

FAMILY PICTURE

