

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



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Nobabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BAPPI
Age	:	10-05-1985 (31 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Daughter & 1 Son
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Noadda, P.O: Galimpur, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALMA BEGUM
(iii) Father's name	:	MD FORHAD
(iv) GB member's info	:	Branch: Komorgonj, Centre # 72 (Female), Member ID: 5106, Group No: 02 Member since: 01-01-1988 (28 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 1,20,000/-, Outstanding loan: BDT 82,160/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	01923-440634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM joined Grameen Bank since 28 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FORHAD DAIRY FARM
Location	:	Noadda, Galimpur, Nobabgonj
Total Investment in BDT	:	BDT 670,000/-
Financing	:	Self BDT 570,000/-(from existing business) 85% Required Investment BDT 100,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has two cow, three ox and 2 calf in his farm. ▪Average daily milk production is 30 liter and price is BDT 50. ▪The business is operating by entrepreneur. Existing no employee. ▪The farm is owned. ▪Collects goods from Nobabgonj. ▪Agreed grace period is 3 months.

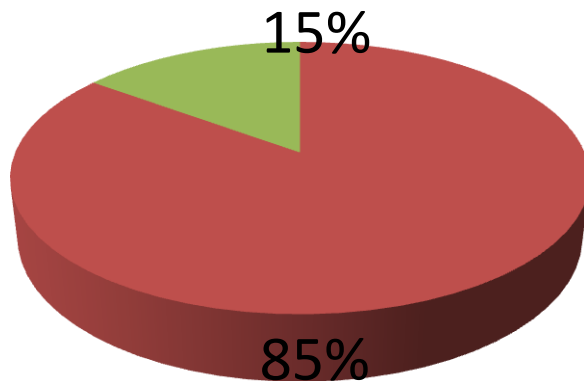
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Feed	720	21,600	259,200
Total variable Expense (B)	720	21,600	259,200
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		15,800	189,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	120000	120,000	1	100000	100,000	220,000
Cow	2	100000	200,000	0	0	0	200,000
Ox	1	80000	80,000	0	0	0	80,000
Calf	2	35000	70,000	0	0	0	70,000
Ox	2	50000	100,000	0	0	0	100,000
Total	8		570,000	1		100,000	670,000

Source of Finance



■ Entrepreneur's Contribution 570,000

■ Investor's Investment 100,000

■ Total 670,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	1,750	52,500	630,000	661,500
Calf sale			25,000	25,000
Total Sales (A)	1,750	52,500	655,000	686,500
Less. Variable Expense				
Feed	840	25,200	302,400	317,520
Total variable Expense (B)	840	25,200	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	910	27,300	352,600	368,980
Less. Fixed Expense				
Electricity Bill		1,000	12,000	13,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		200	2,400	2,400
Total Fixed Cost		8,200	98,400	100,000
Net Profit (E) [C-D]		19,100	254,200	268,980

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	254,200	268,980
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		194,200
	Total Cash Inflow	354,200	463,180
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	194,200	403,180

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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ বাপ্পি
 Name: Md. Bappi
 পিতা: মোঃ মুহাম্মদ
 মাতা: সালমা বেগম
 Date of Birth: 10 May 1985
 ID NO: 2616247591348

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
 কোনো পণ্য বা সেবা নিজেই পেমেন্ট অফিসে প্রমাণ করার জন্য অগ্রসর করা হলে।
 ঠিকানা: গ্রাম: বাজা, ডাকঘর: গাজিমপুর - ১০২০, নওগাঁ জেলা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: ৩১/০৭/২০০৮



গা্মীণ ব্যাংক

কোমলগঞ্জ, নবাবগঞ্জ, শাখা শাখা

সহজ ঋণের পাশ বই

নাম: সালমা

ঋণী নং: ১০০৬

গ্রুপ নং: ০২

কেন্দ্র নং: ০২২

কেন্দ্রের নাম: কোমলগঞ্জ

বই ইস্যুর তারিখ: ৩/৩/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

এই ঋণ প্রাপ্তির কারণে মোঃ বাপ্পি
 মোঃ বাপ্পি-সালমা বেগম, কোমলগঞ্জ, নবাবগঞ্জ, ডাকঘর-১০২০, নওগাঁ জেলা।
 ঋণটি কার্যকর রাখতে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা হবে।
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স্বাক্ষর: [Signature]
 তারিখ: ৩/৩/১৬

স্বাক্ষর: [Signature]
 তারিখ: ৩/৩/১৬

FAMILY PICTURE

