

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NIRAB
Age	:	20-04-1998(18Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brothers 01 sisters
Address	:	Vill:mandraP.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NARGIS BEGUM
(iii) Father's name	:	NUR ISLAM HOSSEN
(iv) GB member's info	:	Branch: Vaggokul, Centre # 88(Female), Member ID: 9749, Group No: 05 Member since: 08-03-1995 (11Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03years of business experience. : 03 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.	:	01771-031244
Family's Contact No.	:	Nne
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARGIS BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NIRAB DAIRY FARM
Location	:	Mandra, vaggokul, sreenagar, munshigonj
Total Investment in BDT	:	BDT380,000/-
Financing	:	Self BDT 330,000/- (from existing business)92 % Required Investment BDT 50,000/- (as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk,caw,calf etc. ▪Average 40% gain on sales. ▪The business is operating by entrepreneur. ▪The farm is own. ▪Collects goods from sreenagar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

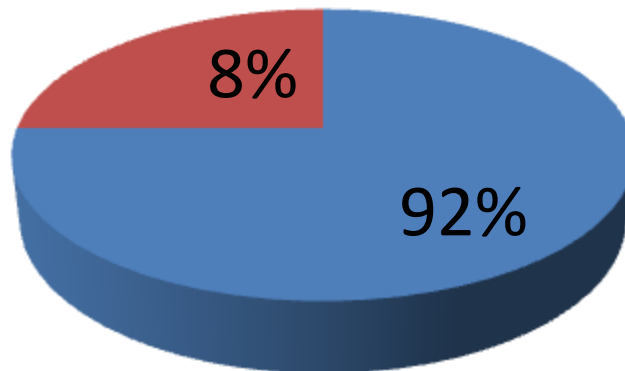
Particular	Daily	Monthly	Yearly
Revenue (sales)			
milk,cow,calf	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
milk,cow,calf	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	03	80000	240000		01	50000	50000	290000
Calf	03	30000	90000					90000
Total			330,000			50,000		380,000

Source of Finance

■ Entrepreneur's contribution 330,000
 ■ Investor's Investment 50,000
 ■ Total 380,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
cow,milk,calf	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
cow,milk,calf	900	27,000	324,000	340,200	357,210
Total variable Expense (B)	900	27,000	324,000	340,200	357,210
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Mobaile bill		200	2,400	2,520	2,646
Total Fixed Cost		5,500	66,000	66,300	66,615
Net Profit (E) [C-D]		12,500	150,000	160,500	171,525
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	150,000	160,500	171,525
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		130,000	270,500
	Total Cash Inflow	200,000	290,500	442,025
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	130,000	270,500	422,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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

