

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



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Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Juthsna Begum
Age	:	07-01-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Daughter & 1 Son
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Ulail, P.O: Aowna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	LATE DELOARA BEGUM
(iii) Father's name	:	LATE KEYAM UDDIN
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 45 (Female), Member ID: 2362, Group No: 01 Member since: 15-01-1988 (03 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 10,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	By birth years experience in running business. By birth 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-053842
Family's Contact No.	:	01936-763288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE DELOARA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZIHAD DAIRY FARM
Location	:	Ulail, Nawabgonj
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%
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 1 ox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

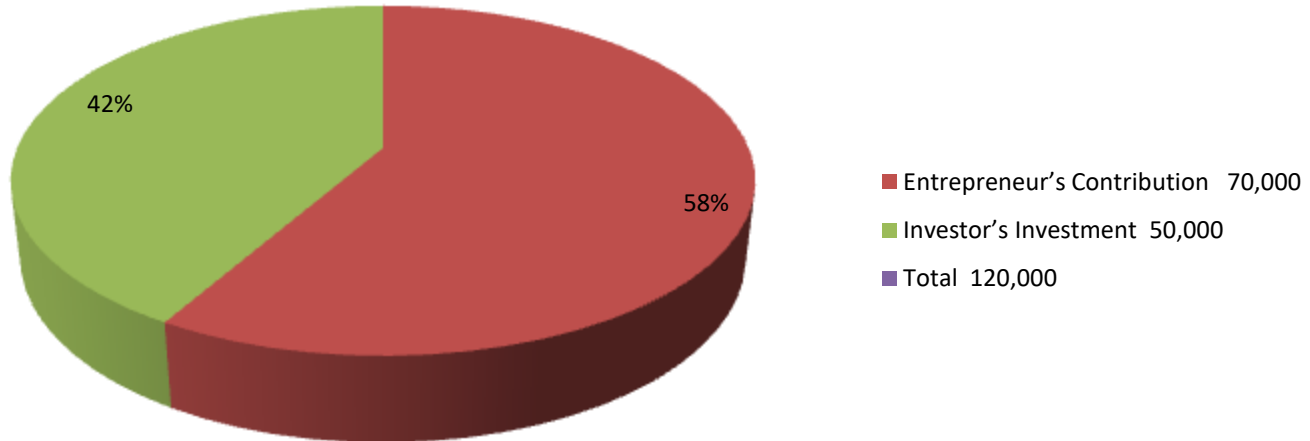
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ox sale			1,00,000
Total Sales (A)			1,00,000
Less. Variable Expense			
Straw, Bran, Medicine etc	50	1,500	18,000
Total variable Expense (B)	50	15,00	18,000
Contribution Margin (CM) [C=(A-B)]			82,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		0	0
Transportation		500	600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]			12,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	1	70,000	70,000	1	0	0	70,000
Cow	0	0	0	1	50,000	50,000	50,000
Total	1		70,000	1		50,000	1,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Ox Sale	0	0	1,00,000	1,50,000	2,00,000
Milk (8x60)	480	14,400	1,72,800	1,81,440	1,90,512
Total Sales (A)	480	14,400	1,72,800	1,81,440	1,90,512
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	380	11,400	1,36,800	1,43,640	1,50,822
Less. Fixed Expense					
Mobile Bill		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		0	0	0	0
Transportation		1,000	12,000	12,000	12,000
Total Fixed Cost		6,400	76,800	76,800	76,800
Net Profit (E) [C-D]		5,000	60,000	66,840	74,022
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	60,000	66,840	74,022
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		40,000	86,840
	Total Cash Inflow	1,10,000	1,6,840	1,60,862
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	40,000	86,840	1,40,862

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 farm: Bardhpara, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

