

Proposed NU Business Name: M/S NAZMUL DAIRY FARM

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Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST.NAZMA BRGUM
Age	:	07-05-1985 (32 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	0 2Sons & 0 Daughter
No. of siblings:	:	0 Sister & 02 Brothers
Address	:	Vill: Tali Hat P.O: Sukan Pukur, P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.MELON BEGUM
(iii) Husband's name	:	MD.TARA MIAH
(iv) GB member's info	:	Branch: Digiril,sonatola , Centre # 16 (Female), Member ID: 1537/1, Group No: 01 Member since: 10-01-2007 (10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 40,000/, Outstanding loan:BDT 34,720/ -
(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	:	12 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-874809
Mother's Contact No.	:	01749-123957
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MELON BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

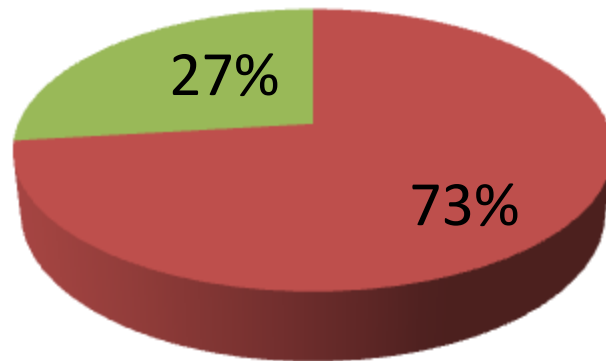
Business Name	:	M/S NAZMUL DAIRY FARM
Location	:	Tali Hat , Sukan Pukur , Sonatola, Bogra
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 73% Required Investment BDT 70,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow , two calf in his farm.▪Average daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from local bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (08x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	140	4200	50400
Total Variable Expense	140	4200	50400
Contribution Margin (CM) [C=(A-B)]	260	7800	93600
Less Fixed Expense			
Electric Bill		100	1200
Salary (Self)		4000	48000
Mobile Bill		100	1200
Total Fixed Cost (D)		4200	50400
Net Profit (E)= [C-D]		3600	43200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	70,000	140,000	1	70,000	70,000	210,000
Calf	2	25,000	50,000			0	50,000
			0			0	0
	4	95000	190,000	1	70,000	70,000	260,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 70,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (10x 50)	500	15000	180000	189000	198450
Total Sales(A)	500	15000	180000	189000	198450
Less Variable Expense (B)					
Straw, Bran, Medicine etc	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	325	9750	117000	122850	128993
Less Fixed Expense					
Electric Bill		100	1200	1500	1800
Salary (Self)		4000	48000	48000	48000
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		4200	50400	50800	51200
Net Profit (E)= [C-D]		5550	66600	69930	73427

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	66,600	69930	73426.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38600	80530
	Total Cash Inflow	136,600	108,530	153,957
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	38,600	80,530	125,957

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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