

Proposed NU Business Name: EBRAHIM DAIRY FARM



Project identification and prepared by: Md.Anowar Hossain
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ESMAIL HOSSEN RUBEL
Age	:	01/01/1992(25 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill: Polashbari , P.O: Chadmohahat , P.S:Bogra Shador , Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BILKIS BEGUM
(iii) Father's name	:	MD.EBRAHIM HOSSEN
(iv) GB member's info	:	Branch: Gokul Bogra , Centre # 49 (Female), Member ID: 3579/4, Group No: 02 Member since: 20 / 02 / 2002 (15 Years) First loan: BDT 3000 /- Existing Loan: BDT 20000 /- Outstanding loan: BDT 6139 /-
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	:	6 years experience in running business. 5 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846-821765
Family's Contact No.	:	01761-345609
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BILKIS BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EBRAHIM DAIRY FARM
Location	:	Polashbari , P.S: Bogra Shador , Dist: Bogra
Total Investment in BDT	:	BDT 130,000 /-
Financing	:	Self BDT 80000 /- (from existing business) 62 % Required Investment BDT 50000 /- (as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9 ft x 12 ft= 108 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk Sales , etc. ▪Average 70 % gain on sales. ▪The business is operating by entrepreneur. Existing No labor. ▪After getting equity fund 01 labor will be appointed. ▪Agreed grace period is 3 months.

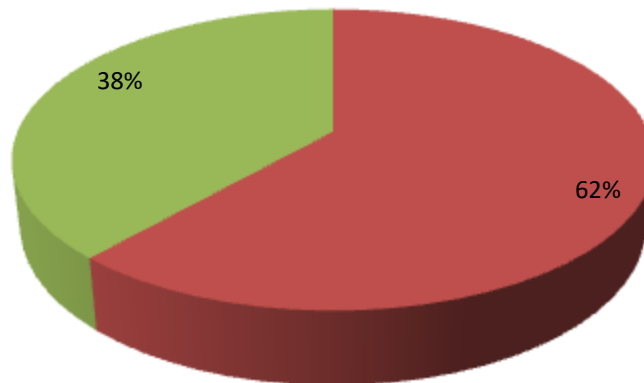
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk production	500	15000	180000
	0	0	0
Total Sales(A)	500	15000	180000
Less Variable Expense (B)			0
Milk production	150	4500	54000
Total Variable Expense	150	4500	54000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		200	2400
Electric Bill		500	6000
Transportation		5,000	60000
Salary (Self)			0
Salary (Staff)			0
Entertainment			0
Guard			0
Generator		200	2400
Mobile Bill			0
Total Fixed Cost (D)		5900	70800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	55,000	55,000	1	50,000	50,000	105,000
Haifer	1	25,000	25,000	0	0	0	25,000
Total	2	80000	80000	1	50000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk production	1000	30000	360000	378000	396900
0	0	0	0	0	0
Total Sales(A)	1000	30000	360000	378000	396900
Less Variable Expense (B)					
Milk production	300	9000	108000	113400	119070
Total Variable Expense	300	9000	108000	113400	119070
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		200	2400	2400	2400
Electric Bill		500	6000	6300	6600
Transportaion		5,000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator		200	2400	2400	2400
Mobil Bill			0	100	200
Total Fixed Cost (D)		5900	68400	71800	75350
Net Profit (E)= [C-D]		15100	181200	190260	199773
Investment Pay Back			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	181,200	190260	199773
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		161200	331460
	Total Cash Inflow	231,200	351,460	531,233
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	161,200	331,460	511,233

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Polashbari, Chadmohahat, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

