

Proposed NU Business Name: NOYON DAIRY FARM



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NOYON MIA
Age	:	01-01-1990 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Uttor shom P.O: Shom notun bazar P.S: Kaliganj Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAILE BEGUM
(iii) Father's name	:	MD. KHOESHED ALOM
(iv) GB member's info	:	Branch : Kaliganj, Centre 07 (Female), Member ID: 1589 , Group No: 03 Member since:03-04-2012(05 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 35,000, Outstanding Loan: 31150
(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.)	:	No
Business Experiences and Training Info	:	6 years experience in running business.06 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.	:	01753275928
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAILE BEGUM joined Grameen Bank since 5 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

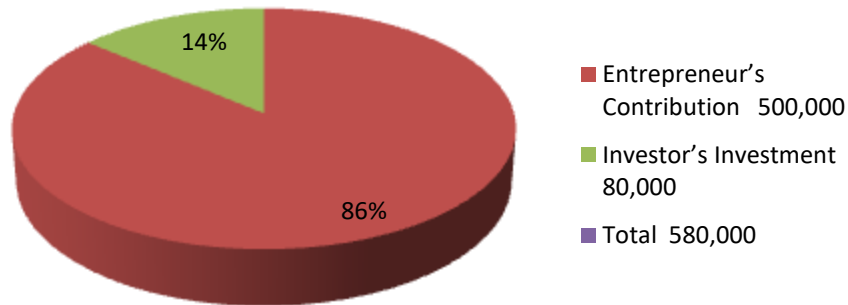
Business Name	:	NOYON DAIRY FARM
Location	:	-
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Cow	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			500,000			80,000	580,000
	0	0	500,000	0	0	80,000	580,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
COW	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6000	72000	72700	73415
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61600	127880
	Total Cash Inflow	173,600	159,880	231,074
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	61,600	127,880	199,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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







FAMILY PICTURE

