

**Proposed NU Business Name: Z R DAIRY & POULTRY FARM**



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Sokhipur.

Project verified by: Md.Shamsul Arefin



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ZIYAUL HAQUE</b>
Age	:	02-05-1987 (30Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill:Dariyapur P.O: Dariyapur P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JARINA</b>
(iii) Father's name	:	<b>NIZAMUDDIN</b>
(iv) GB member's info	:	Branch :Dariyapur,Sokhipur Centre 12 (Female), Member ID: 1539, Group No: 04 Member since: 10-04-2006( 11 years) First loan: BDT 8000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: 14820
(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	:	0 experience in running business. 12 Years in own business He has 0 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736218060
Family's Contact No.	:	01704597719
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JARINA** joined Grameen Bank since 11 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

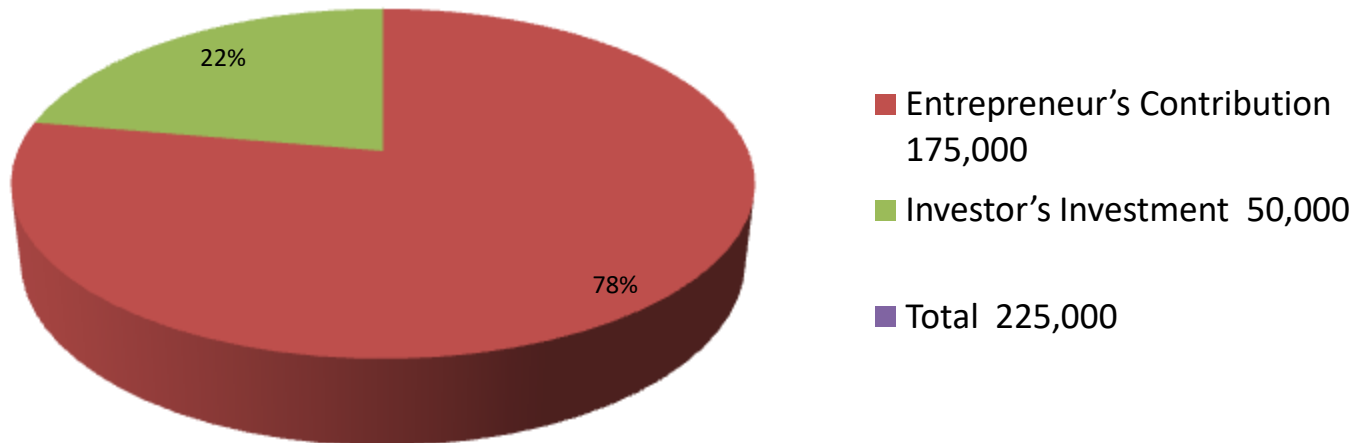
Business Name	:	<b>Z R DAIRY &amp; POULTRY FARM</b>
Location	:	Dariya para
Total Investment in BDT	:	BDT 225000/-
Financing	:	Self BDT 175000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ftx 10 ft=200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has 1 cow and 1 ox in his farm.</li><li>▪Average daily milk production is 5 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rodbari.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow and ox	420	12600	151200
	0	0	0
Total Sales(A)	420	12600	151200
Less Variable Expense (B)			0
cow and ox	59	1764	21168
Total Variable Expense	59	1764	21168
Contribution Margin (CM) [C=(A-B)]	361	10836	130032
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		4136	49632

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	150,000	150,000	1	50,000	50,000	200,000
ox	1	25,000	25,000			0	25,000
	2	0	175,000	1	50,000	50,000	225,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cow and ox	800	24000	288000	302400	317520
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	112	3360	40320	42336	44453
<b>Total Variable Expense</b>	<b>112</b>	<b>3360</b>	<b>40320</b>	<b>42336</b>	<b>44453</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>688</b>	<b>20640</b>	<b>247680</b>	<b>260064</b>	<b>273067</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>81100</b>	<b>81815</b>
<b>Net Profit (E)= [C-D]</b>		<b>13940</b>	<b>167280</b>	<b>175644</b>	<b>184426</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167,280	175644	184426.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147280	302924
	<b>Total Cash Inflow</b>	<b>217,280</b>	<b>322,924</b>	<b>487350.2</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>147,280</b>	<b>302,924</b>	<b>467350.2</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 12 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

