

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | NAHID MIA |
| Age | : | 10-01-1998 (19 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Khatiya P.O: Kumun Bazar P.S: Gazipur Shadar 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 | : | HOSNE ARA |
| (iii) Father's name | : | BOJLU RASHID |
| (iv) GB member's info | : | Branch : Bariya Gajipur Sadar Centre 38 (Female), Member ID: 4535/1 , Group No: 05 Member since:01-12-2008(9 years) First loan: BDT 6000 |
| Further Information: | | Existing loan: BDT 25,000, Outstanding Loan: 10031 |
| (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 | : | 5 years experience in running business.05 Years in own business : She has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01637672783 |
| 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

HOSNE ARA joined Grameen Bank since 9 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

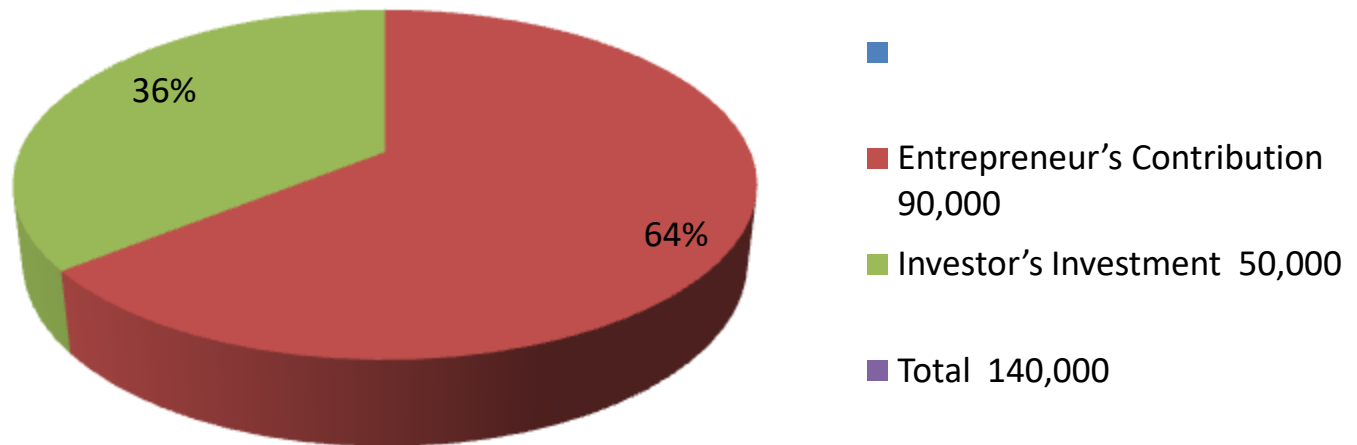
| | | |
|---|---|--|
| Business Name | : | NAHID DAIRY FARM |
| Location | : | khatiya,Kumun Bazar,Gazipur Sadar,Gazipur . |
| Total Investment in BDT | : | BDT 140,000/- |
| Financing | : | Self BDT 90000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 0ft x 0ft= 0square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪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 | 360 | 10800 | 129600 |
| | | 0 | 0 |
| Total Sales(A) | 360 | 10800 | 129600 |
| Less Variable Expense (B) | | | 0 |
| Cow | 50 | 1512 | 18144 |
| Total Variable Expense | 50 | 1512 | 18144 |
| Contribution Margin (CM) [C=(A-B)] | 310 | 9288 | 111456 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 200 | 2400 |
| Transportation | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 5500 | 66000 |
| Net Profit (E)= [C-D] | | 3788 | 45456 |

| Investment Breakdown | | | | | | | |
|----------------------|----------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Existing | | | Proposed | | | |
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| cow | 1 | 60000 | 60000 | 1 | 50000 | 50,000 | 110,000 |
| calf | 1 | 30000 | 30000 | | | | 30,000 |
| | 2 | 90000 | 90,000 | 1 | 50000 | 50,000 | 140000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|------------|--------------|---------------|-----------------|---------------|
| Revenue(Sales) | | | | | |
| Cow | 620 | 18600 | 223200 | 234360 | 246078 |
| Total Sales(A) | 620 | 18600 | 223200 | 234360 | 246078 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 87 | 2604 | 31248 | 32810.4 | 34451 |
| Total Variable Expense | 87 | 2604 | 31248 | 32810.4 | 34451 |
| Contributon Margin (CM) [C=(A-B)] | 533 | 15996 | 191952 | 201549.6 | 211627 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 200 | 2400 | 28800 | 345600 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Guard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 300 | 3600 | 0 | 0 |
| Total Fixed Cost (D) | | 5500 | 66000 | 88800 | 405600 |
| Net Profit (E)= [C-D] | | 10496 | 125952 | 132249.6 | 138862 |
| 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 | 125,952 | 132249.6 | 138862.08 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 105952 | 218201.6 |
| | Total Cash Inflow | 175,952 | 238,202 | 357,064 |
| 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 | 105,952 | 218,202 | 337,064 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 05 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

