

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nabin Udyokta

Name	:	NADIA
Age	:	24-05-1999 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Goshinga, P.O: Goshinga, P.S: Sreepur, 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	:	NARGIS
(iii) Father's name	:	JAHANGIR
(iv) GB member's info	:	Branch: Goshinga, Centre # 52 (Female), Member ID: 5768/1, Group No: 05 Member since: 2007-2017 (10 Years) First loan: BDT 5,000/-.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: BDT 12280/-
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business She has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-683532
Family's Contact No.	:	01765-262723
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARGIS Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture.

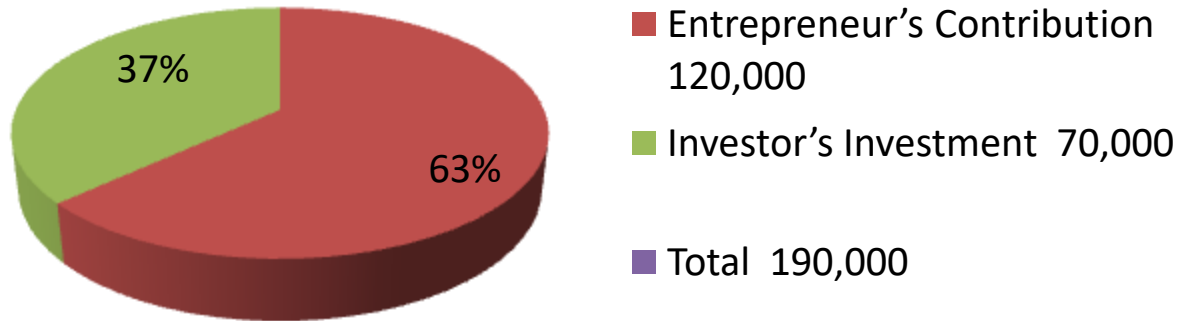
Proposed Nobin Udyakta Business Info

Business Name	:	NADIA DAIRY FARM
Location	:	Goshinga, Sreepur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,20,000(from existing business) 63% Required Investment BDT 70,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 10 ft. = 100 Square ft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up for investment in cow rearing▪Average daily milk production 10 litre and milk price is 60 per litre.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from local area.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine	90	2700	32400
Total Variable Expense	90	2700	32400
Contributon Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		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]		8600	103200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	70,000	70,000	190,000
			120,000			70,000	190000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	900	27000	324000	340200	357210
	0	0	0	0	0
Total Sales(A)	900	27000	324000	340200	357210
Less Variable Expense (B)					
Straw, Bran, Medicine etc	135	4050	48600	51030	53582
Total Variable Expense	135	4050	48600	51030	53582
Contributon Margin (CM) [C=(A-B)]	765	22950	275400	289170	303629
Less Fixed Expense					
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
Guard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6700	80400	81100	81815
Net Profit (E)= [C-D]		16250	195000	204750	214988
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	195,000	204750	214987.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167000	343750
	Total Cash Inflow	265,000	371,750	558,738
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	167,000	343,750	530,738

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





