

Proposed NU Business Name: NAZMUL DAIRY FARM



Project identification and prepared by: Md, Sujat Ali
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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAZMUL HOSSAIN
Age	:	03-02-1996 (21Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Jadobpur P.O:Berbari 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	:	NAZMA BEGUM
(iii) Father's name	:	AHAMMED ALI
(iv) GB member's info	:	Branch :Nakshala, Centre 71 (Female), Member ID: 1459/2 , Group No: 06 Member since: 20-10-06 (11 years) First loan: BDT 10,000 Existing loan: BDT 30,000, Outstanding Loan:29340
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.)	:	No
Business Experiences and Training Info	:	6 experience in running business. 6 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.	:	01872961659
Family's Contact No.	:	01821622706
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

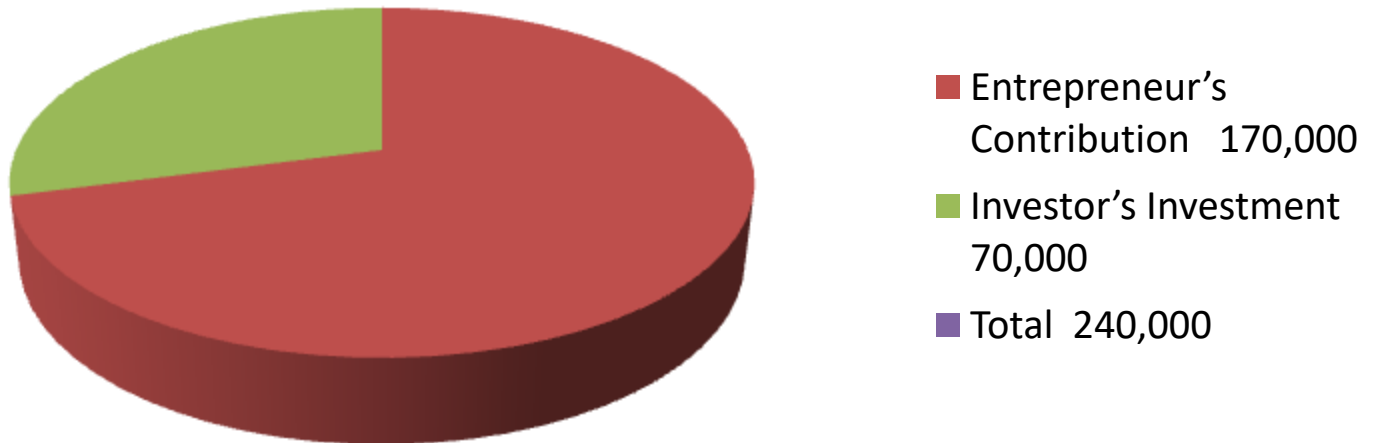
Proposed Nobin Udyokta Business Info

Business Name	:	NAZMUL DAIRY FARM
Location	:	Jadobpur
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 170,000/- (from existing business) 60% Required Investment BDT 70,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 9 ft=189 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has 2 cow and 2 ox & 2 calf in his farm.▪ Average daily milk production is 11 liter and milk price is BDT 60.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Nakshala.▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (11x60)	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Milk (11x60)	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		1,000	12000
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]		10328	123936

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	50000	100000	1	50000	50,000	150,000
ox	1	30000	30000			0	30,000
Calf	2	20000	40000				40,000
food			0	1	20000	20,000	20,000
	5	100000	170,000	2	70000	70,000	240000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x60)	1020	30600	367200	385560	404838
Total Sales(A)	1020	30600	367200	385560	404838
Less Variable Expense (B)					
Straw, Bran, Medicine etc	143	4284	51408	53978.4	56677
Total Variable Expense	143	4284	51408	53978.4	56677
Contributon Margin (CM) [C=(A-B)]	877	26316	315792	331581.6	348161
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		1,000	12000	12600	13230
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
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6700	80400	75000	75630
Net Profit (E)= [C-D]		19616	235392	247161.6	259520
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	235,392	247161.6	259519.68
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		207392	426553.6
	Total Cash Inflow	305,392	454,554	686,073
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	207,392	426,554	658,073

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 6 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

