

Proposed NLI Business Name: **IFSMIN DAIRY FARM**



Project identification and prepared by: Md, Mafuja Khatun
Sokhipur.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	JESMIN AKTER
Age	:	01-05-1997 (20Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers 3 Sister
Address	:	Vill: Ghonarchala P.O: kochua 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	:	RAHIMA KHATUN <input type="checkbox"/>
(iii) Father's name	:	MD.JAMAL HOSSAIN
(iv) GB member's info	:	Branch :, kochua, Sokhipur Centre 2 (Female), Member ID: 1054, Group No: 03 Member since: 30-10-1988-2013(25 years) First loan: BDT 2000 Existing loan: BDT 55,000, Outstanding Loan:49235
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	:	4 experience in running business. 4 Years in own business She has 4 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761407849
Family's Contact No.	:	01753113938
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 25 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

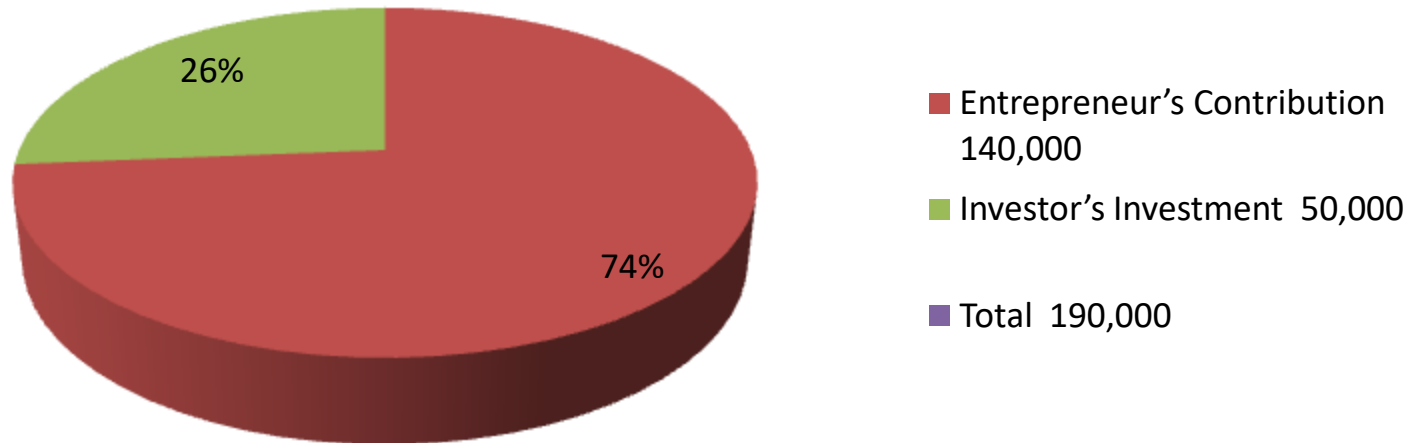
Proposed Nobin Udyokta Business Info

Business Name	:	JESMIN DAIRY FARM
Location	:	Kaliya bazar
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft=240 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has 1 cow & 1 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 Borochowna.▪The farm is owned.▪Agreed grace period is 3 months.

Existing			
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		600	7200
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6100	73200
Net Profit (E)= [C-D]		3188	38256

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	80000	80000			0	80,000
	2	140000	140,000	1	50000	50,000	190000

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		600	7200	86400	1036800
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		500	6000	0	0
Total Fixed Cost (D)		6100	73200	146400	1096800
Net Profit (E)= [C-D]		9896	118752	124689.6	130924
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	118,752	124689.6	130924.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98752	203441.6
	Total Cash Inflow	168,752	223,442	334,366
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	98,752	203,442	314,366

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 04 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

