

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



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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	TANVIR AKAND
Age	:	17-1-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother
Address	:	Vill:Tekmanikpur, P.O: Shom Notunbazar, P.S: Kaliganj, 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	:	MAHINUR BEGUM
(iii) Father's name	:	SHAH ALAM
(iv) GB member's info	:	Branch: Nagori, Centre # 04 (Female), Member ID: 3986, Group No: 01 Member since: 03/01/2010-2017(7 Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 26,000, Outstanding loan:
(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	:	10 Years experience of running business.10Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-198004
Mother's Contact No.	:	01745-962853
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAHINUR BEGUM joined Grameen Bank since 7 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

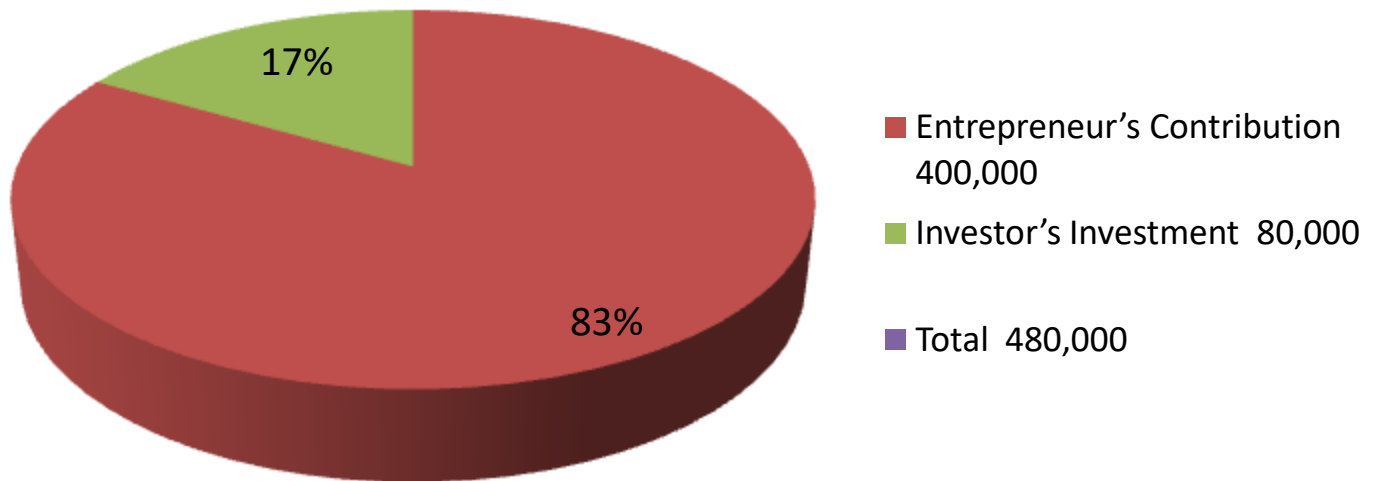
Business Name	:	TANVIR DAIRY FARM
Location	:	Tekmanikpur
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10ft=120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing▪The business is operating by entrepreneur. Existing 0 employee.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	90	2700	32400
Total Variable Expense	90	2700	32400
Contribution Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		8300	99600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	80,000	400,000	1	80,000	80,000	480,000
			400,000			80,000	480000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	780	23400	280800	294840	309582
	0	0	0	0	0
Total Sales(A)	780	23400	280800	294840	309582
Less Variable Expense (B)					
Straw, Bran, Medicine etc	117	3510	42120	44226	46437
Total Variable Expense	117	3510	42120	44226	46437
Contributon Margin (CM) [C=(A-B)]	663	19890	238680	250614	263145
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		700	8400	8500	8600
Total Fixed Cost (D)		7000	84000	85000	86030
Net Profit (E)= [C-D]		12890	154680	162414	170535
Investment Pay Back			32000	32000	32000

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	80,000		
1.2	Net Profit	154,680	162,414	170,534.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122680	253,094
	Total Cash Inflow	234,680	285,094	423,629
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	122,680	253,094	391,629

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :3 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







