

Proposed NU Business Name: NASIMA DAIRY FARM



Project identification and prepared by: Mst.Mahfuja Khatun
Sokhipur.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NASIMA BEGUM
Age	:	02-03-1987 (30 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	2 Brothers 5 Sisters
Address	:	Vill: Kaliya 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	:	MST. RAHIMA BEGUM
(iii) Father's name	:	MD. PIYAR ALI
(iv) GB member's info	:	Branch :Kochua, Sokhipur Centre 02(Female), Member ID: 1048/1 , Group No: 02 Member since: 25/01/02-2010(08 years) First loan: BDT 4,000 Existing loan: BDT 5,000, Outstanding Loan:0
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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. 04 years Experience own business She has 4 years training.
Other Own/Family Sources of Income	:	Contractor
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705236526
Family's Contact No.	:	01818439351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA BEGUM joined Grameen Bank since 08years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

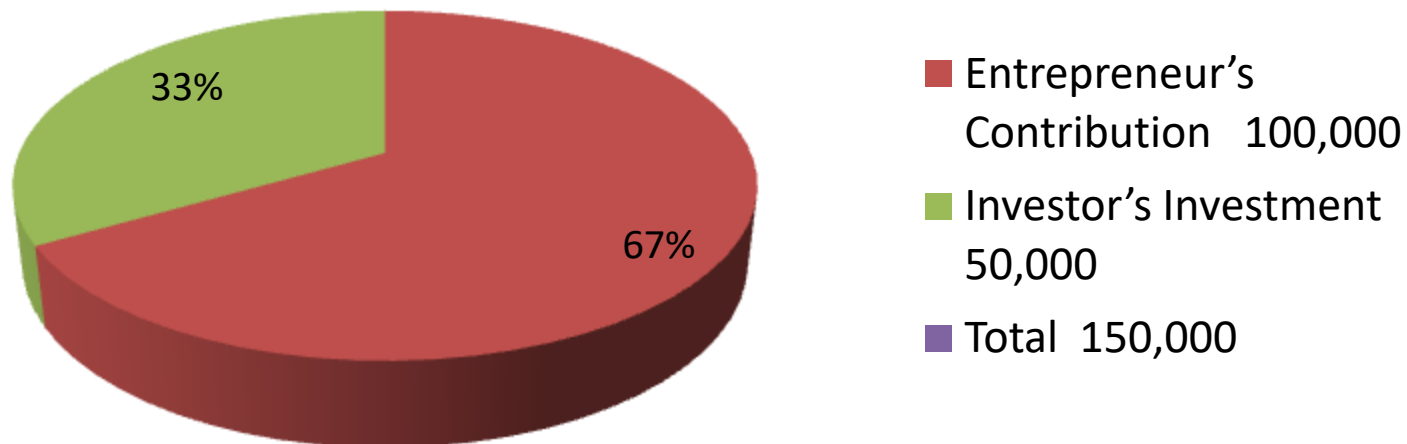
Proposed Nobin Udyokta Business Info

Business Name	:	NASIMA DAIRY FARM
Location	:	Kaliya
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x10 ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has one cow , one 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
Revnuue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw,Bran,Medicine	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		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)		5900	70800
Net Profit (E)= [C-D]		3388	40656

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	70000	70000	1	50000	50,000	120,000
Calf	1	30000	30000			0	30,000
	2	100000	100,000	1	50000	50,000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	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		400	4800	57600	691200
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)		5900	70800	117600	751200
Net Profit (E)= [C-D]		10096	121152	127209.6	133570
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	121,152	127209.6	133570.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101152	208361.6
	Total Cash Inflow	171,152	228,362	341,932
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	101,152	208,362	321,932

SWOT ANALYSIS

STRENGTH

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

