

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



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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Wasim
Age	:	02-08-1989(28 Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	1 son
No. of siblings:	:	4 Brothers & 2 Sisters
Address	:	Vill: Uttor yousufpur, P.O: Joypara, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokea akter
(iii) Father's name	:	Ab. Gofar
(iv) GB member's info	:	Branch: Joypara , Centre # 3(Female), Member ID:1525, Group No: 04 Member since: 01-01-1988 to 2018(30Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 85,000- Outstanding loan: BDT 69,111/-
(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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01981182635
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEA joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Nazim Dairy Farm
Location	:	Uttor yousufpur, Dohar,Dhaka
Total Investment in BDT	:	BDT:260000
Financing	:	Self BDT 190000(from existing business) 73% Required Investment BDT 70,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft= 300 square ft
Security of the shop	:	nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like cow,▪Average 62% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara,Dohar,Dhaka.▪Agreed grace period is 3 months.

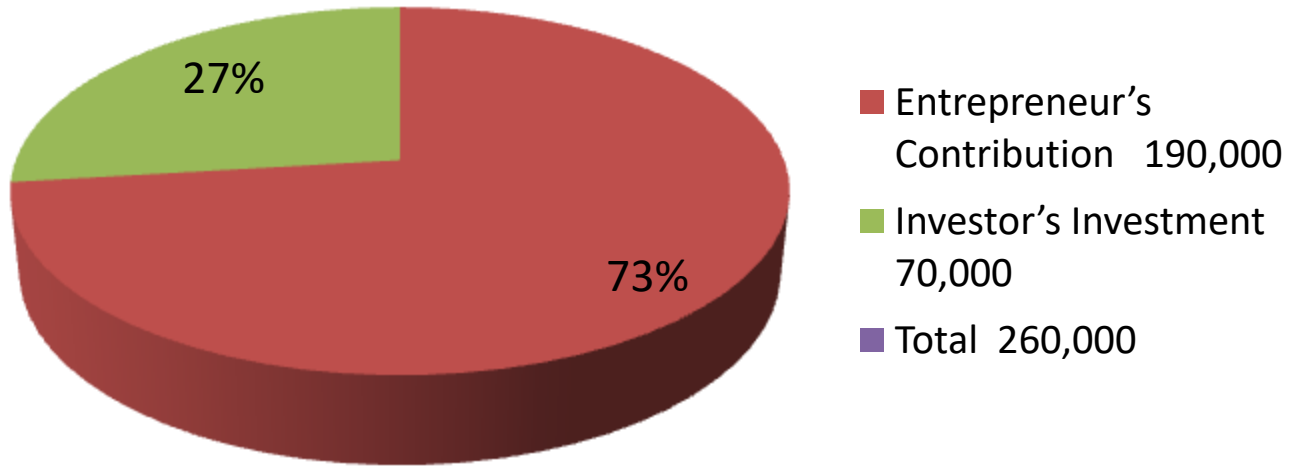
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	900	27000	324000
Total Sales (A)	900	27000	324000
Less. Variable Expense			
Milk	340	10200	122400
Total variable Expense (B)	340	10200	122400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less. Fixed Expense			
Rent		00	00
Mobile Bill		200	2400
Genaretor			
Electricity Bill		00	00
Salary (self)		5000	60000
Entertainment		00	00
Cow food		5000	60000
Total fixed Cost (D)		10200	122400
Net Profit (E) [C-D]		6600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	02	80000	160000	01	70000	70000	230000
Calf	02	15000	30000	00	00		30000
Total	04	00	190000	01		0000	260000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	1000	30000	360000	378000
		0	0	0
Total Sales (A)	1000	30000	360000	378000
Less. Variable Expense		0	0	0
Milk	373	11190	134280	140994
		0	0	0
Total variable Expense (B)	373	11190	134280	140994
Contribution Margin (CM) [C=(A-B)]	627	18810	225720	237006
Less. Fixed Expense				
Rent		0	0	0
Mobile Bill		200	2400	2400
Genaretor				
Electricity Bill		00	00	00
Salary (self)		5000	60000	60000
Entertainment		00	00	00
Cow food		6000	6000	6000
Total fixed Cost (D)		11200	134400	134400
Net Profit (E) [C-D]		7610	91320	102606
Investment Payback			42000	42000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70000	
1.2	Net Profit	91320	102606
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		49320
	Total Cash Inflow	161320	151926
2	Cash Outflow		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112320	42000
3	Net Cash Surplus	49320	109926

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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

