

## Proposed NU Business Name: **ZISAN DAIRY FARM**



Project identification and prepared by:  
Kaliganj Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ZISAN SARKER</b>
Age	:	10/02/1998 ( 20 Years)
Education, till to date	:	BBA
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers
Address	:	Vill: Bagdi, P.O: Nagri, 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	:	<b>JASMIN BEGUM</b>
(iii) Father's name	:	<b>DULAL SARKER</b>
(iv) GB member's info	:	Branch: Nagri, Centre # 16 (Female), Member ID: 3323, Group No: 07 Member since: 29/03/2003 to 2018(15 Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 100,000/- Outstanding Loan: BDT 64,808/-
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.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-123799
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kaliganj Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JASMIN BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

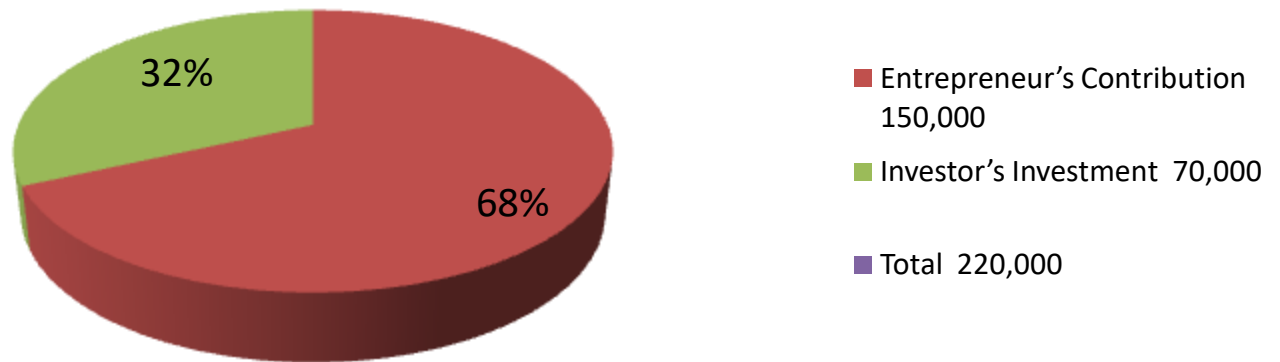
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>ZISAN DAIRY FARM</b>
Location	:	Bagdi, Nagri
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Nagri.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Milk	480	14400	172800
	0	0	0
<b>Total Sales(A)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less Variable Expense (B)</b>			0
Straw, Bran, Medicine etc	72	2160	25920
<b>Total Variable Expense</b>	<b>72</b>	<b>2160</b>	<b>25920</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>408</b>	<b>12240</b>	<b>146880</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6340</b>	<b>76080</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	70,000	70,000	190,000
Calf	1	30,000	30,000			0	30,000
			<b>150,000</b>			<b>70,000</b>	<b>220000</b>

### Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	720	21600	259200	272160	285768
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	108	3240	38880	40824	42865
<b>Total Variable Expense</b>	<b>108</b>	<b>3240</b>	<b>38880</b>	<b>40824</b>	<b>42865</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>612</b>	<b>18360</b>	<b>220320</b>	<b>231336</b>	<b>242903</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
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		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>	<b>71380</b>	<b>71969</b>
<b>Net Profit (E)= [C-D]</b>		<b>12460</b>	<b>149520</b>	<b>156996</b>	<b>164846</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



### 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	149,520	156996	164845.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121520	250516
	<b>Total Cash Inflow</b>	<b>219,520</b>	<b>278,516</b>	<b>415,362</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,520</b>	<b>250,516</b>	<b>387,362</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0;  
Experience & Skill : 5 Years;  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community;  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

