

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



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Tanzila Akter
Age	:	17-08-1996(22 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	Nil
No. of siblings:	:	4 Sisters
Address	:	Vill: Suterpara, P.O:Al-amin, 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	:	Alea Begum
(iii) Father's name	:	Biplob khalashi
(iv) GB member's info	:	Branch: Meghula, Centre # 11(Female), Member ID:3424/2 , Group No: 04 Member since: 2005 -2012(7Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT :paid
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01980801394
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

ALEA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Tanzila Dairy Farm
Location	:	Suterpara
Total Investment in BDT	:	BDT:650000
Financing	:	Self BDT 600000(from existing business) 92% Required Investment BDT 50,000(as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft= 300square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara.▪Agreed grace period is 3 months.

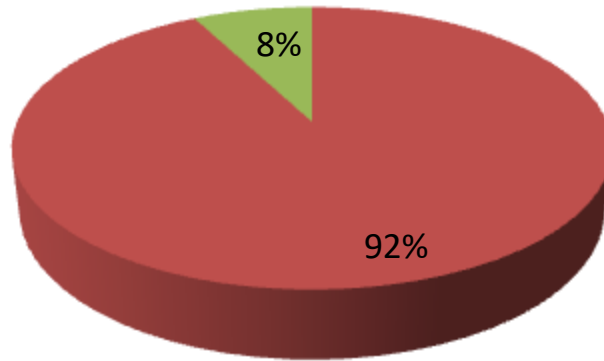
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	900	27000	324000
Total Sales (A)	900	27000	324000
Less. Variable Expense			
Milk	360	10800	129600
Total variable Expense (B)	360	10800	129600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less. Fixed Expense			
Rent			
Mobile Bill		100	1200
Transportation		500	6000
Electricity Bill		200	2400
Salary (self)		5000	60000
Salary(staff)			
Cow food		5000	60000
Security Guard			
Total fixed Cost (D)		10800	129600
Net Profit (E) [C-D]		5400	64800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	06	100000	600000	01	50000	50000	650000
Others				0	0	0	
Security							
Total	06	100000	600000	00		50000	650000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 50,000
- Total 650,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
MILK	1000	30000	360000	378000	396900
		0	0	0	
Total Sales (A)	1000	30000	360000	378000	396900
Less. Variable Expense		0	0	0	
Milk	360	10800	129600	136080	142884
Total variable Expense (B)	360	10800	129600	136080	142884
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less. Fixed Expense					
Rent					
Mobile Bill		100	1200	1300	1400
Transportation		500	6000	6000	6000
Electricity Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Salary(staff)					
Cow food		5000	60000	60500	70000
Security Guard					
Total fixed Cost (D)		10800	129600	129800	140000
Net Profit (E) [C-D]		8400	100800	112120	114016
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100800	112120	114016
1.3	Depreciation (Non cash item)		-	
	Opening Balance of Cash			
1.4	Surplus		80800	172920
	Total Cash Inflow	150800	192920	286936
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70000	20,000	20,000
3	Net Cash Surplus	80800	172920	266936

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

