

Proposed NU Business Name: BELAYET DAIRY FARM



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAYET
Age	:	07-08-1985 (33 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters 2 Brothers
Address	:	Vill: Rathura P.O: Nagori: 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	:	SOLEMA B <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	ABUL KASHEM
(iv) GB member's info	:	Branch : Nagori,, Centre 23 (Female), Member ID: 9833 , Group No: 11 Member since:09-03-2008-2018(10 years) First loan: BDT 15000
Further Information:		Existing loan: BDT No35000, Outstanding Loan:0
(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	:	7 years experience in running business.07 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787092620
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

SOLEMA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

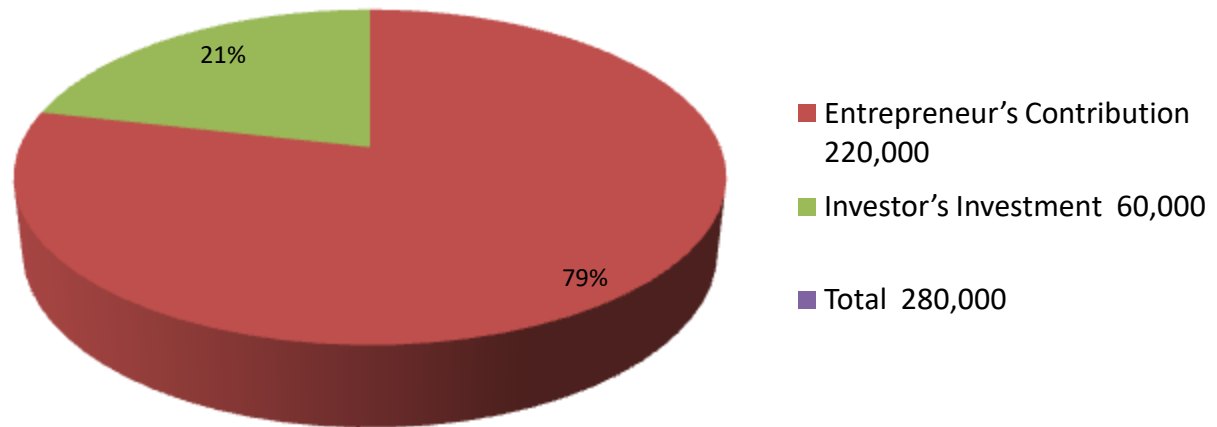
Business Name	:	BELAYET DAIRY FARM
Location	:	Rathura,Nagori
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 220,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10ft= 120square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –2 Cow,1calf,1 ox.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Cow	92	2772	33264
Total Variable Expense	92	2772	33264
Contribution Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		1,000	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]		10028	120336

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	60000	60,000	180,000
ox	1	80000	80000			0	80,000
calf	1	20000	20000				20,000
	4	160000	220,000	1	60000	60,000	280000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1240	37200	446400	468720	492156
Total Sales(A)	1240	37200	446400	468720	492156
Less Variable Expense (B)					
Straw, Bran, Medicine etc	174	5208	62496	65620.8	68902
Total Variable Expense	174	5208	62496	65620.8	68902
Contributon Margin (CM) [C=(A-B)]	1066	31992	383904	403099.2	423254
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
transportaion fee		303	3636	3636	3636
Generator		0	0	0	0
Mobile Bill		700	8400	0	0
Total Fixed Cost (D)		7303	87636	119436	595266
Net Profit (E)= [C-D]		24689	296268	311081.4	326635
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	296,268	311081.4	326635.47
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		272268	559349.4
	Total Cash Inflow	356,268	583,349	885,985
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	272,268	559,349	861,985

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

