

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

Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>KAHINUR AKTER</b>
Age	:	01-12-1988(30 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Sons 1 Daughter
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, 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	:	<b>MST. NURJAHAN</b>
(iii) Father's name	:	<b>MD. MOSAROF MIHA</b>
(iv) GB member's info	:	Branch: Kachya, Centre # 36(Female), Member ID: 3221, Group No: 02 Member since:01-01-1991(27 Year) First loan: BDT 4,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT -
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 & Skill Own Business and Training Info	:	04 years of business experience. 04 years experience in running business. Yes, He has 04 years training
Other Own/Family Sources of Income	:	Yes, He is a cow business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-375345
Mother's Contact No.	:	01731-577217
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN** joined Grameen Bank since 27 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AMINA DAIRY FARM</b>
Location	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000(from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 7 ft= 98 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

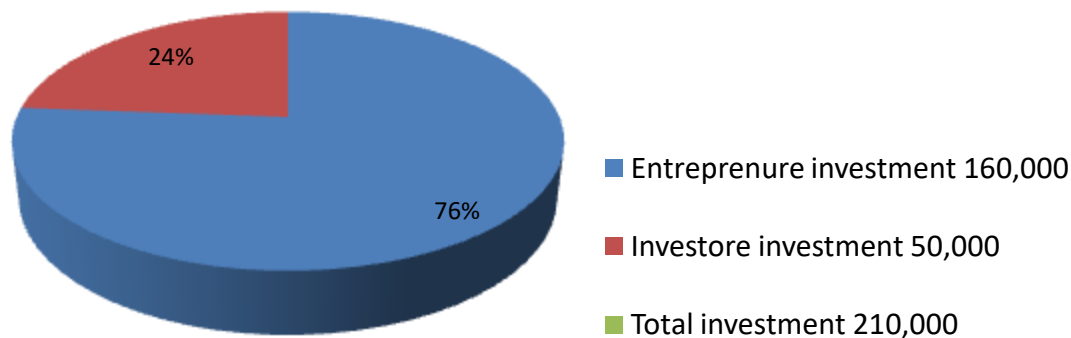
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, Cow, Ox, Calf	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	2,800	84,000	1,008,000
<b>Less. Variable Expense</b>			
Milk, Cow, Ox, Calf	1,960	58,800	705,600
<b>Total variable Expense (B)</b>	<b>1,960</b>	<b>58,800</b>	<b>705,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>19,600</b>	<b>235,200</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	70000	140000	Cow	1	50000	50,000	190,000
Ox	1	20000	20000		0	0	0	20,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			160000			50000	50,000	<b>210,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk, Cow, Ox, Calf	1200	36000	432000	453600
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>
<b>Less Variable Expense (B)</b>				
<b>Straw, Bran, Medicine etc</b>	<b>168</b>	<b>5040</b>	<b>60480</b>	63504
<b>Total Variable Expense</b>	<b>168</b>	<b>5040</b>	<b>60480</b>	<b>63504</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1032</b>	<b>30960</b>	<b>371520</b>	<b>390096</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		300	3600	43200
Transportaion		0	0	0
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		300	3600	0
<b>Total Fixed Cost (D)</b>		<b>5600</b>	<b>67200</b>	<b>103200</b>
<b>Net Profit (E)= [C-D]</b>		<b>25360</b>	<b>304320</b>	<b>319536</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	304,320	319536
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		274320
	<b>Total Cash Inflow</b>	<b>354,320</b>	<b>593,856</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>274,320</b>	<b>563,856</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 04 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







