

Proposed NU Business Name: NAZMA DAIRY FARM

Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MST. NAZMA BEGUM
Age	:	01-01-1990(28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Gachuya; P.O: Naloya, P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother in low <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother in low 's name	:	JAHURA
(iii) Father's name	:	MD. ATAHHER MIHA
(iv) GB member's info	:	Branch: Gachuya, Centre # 39(Female), Member ID: 3149, Group No: 02 Member since:01-01-2003(15 Years) First loan: BDT 3,000/- Existing loan: BDT 28,000/- Outstanding loan: BDT23688/ -
Further Information:		
(v) Who pays GB loan installment	:	Father in low
(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	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	01782-448259
Mother's Contact No.	:	01732-993024
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHURA joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	NAZMA DAIRY FARM
Location	:	Vill: Gachuya; P.O: Naloya, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,70,000
Financing	:	Self BDT 1,00,000 (from existing business) 59% Required Investment BDT 70,000(as equity) 41%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	45 ft x 12 ft= 540 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Calf, Ox.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from caitola.▪Agreed grace period is 3 months.

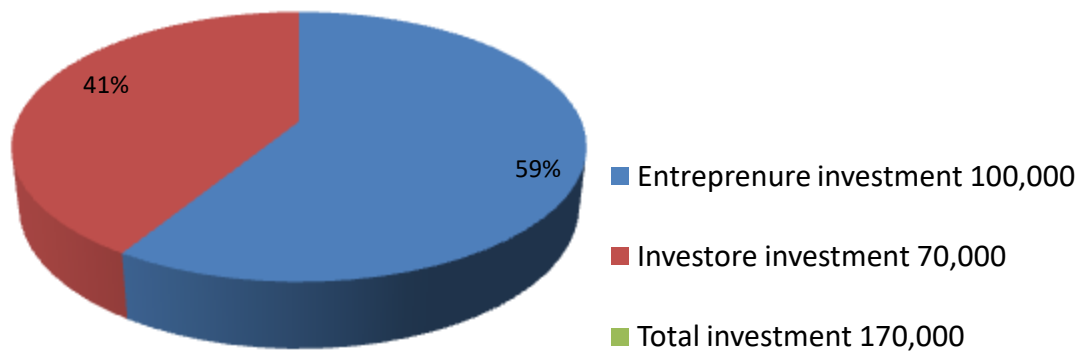
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Calf, Ox	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Milk, Calf, Ox	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		16,600	199,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	100000	100000	Cow	1	70000	70,000	170,000
			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
			0		0	0	0	0
Security			0			0	0	0
Total			100000			70000	70,000	170,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Calf, Ox	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Milk, Calf, Ox	2,450	73,500	882,000	926,100	972,405
Total variable Expense (B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,780	3,969
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,900	70,800	71,340	71,907
Net Profit (E) [C-D]		25,600	307,200	325,560	344,838
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	307,200	325,560	344,838
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		279,200	576,760
	Total Cash Inflow	377,200	604,760	921,598
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	279,200	576,760	893,598

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 10 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







