

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



Project identification and prepared by: Golam Rosul
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NASIR BEPARY
Age	:	20-10-1991 (25 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers &
Address	:	Vill: Noir Pukur Par, P.O: Ghashi pukur Par. P.S: Munshigonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAZMIN BEGUM
(iii) Father's name	:	BILLAL BEPARY
(iv) GB member's info	:	Branch: Modina Bazaar, Centre # 11 (Female), Member ID: 1817, Group No: 02 Member since: 01-02-2009 (07 Years) First loan: BDT 12,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 12,000/-
(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	:	4 years experience in running business. 4 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01987-932077
Family's Contact No.	:	01996-053521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMIN BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 12,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIR DAIRY FARM
Location	:	Noir pukur par, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 105,000/- (from existing business) 60% Required Investment BDT 70,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has one cow, two calf's and two goats in his farm.▪ Average daily milk production is 6 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from Munshigonj.▪ Agreed grace period is 3 months.

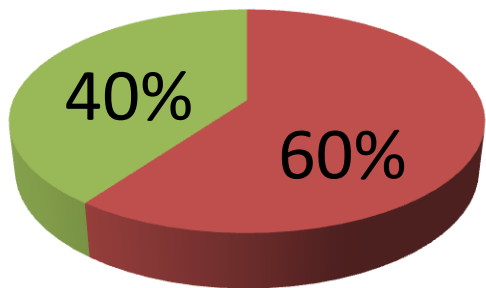
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (6 x 50)	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Straw, Bran, Medicine etc	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Electricity Bill		100	1,200
Total fixed Cost (D)		3,200	38,400
Net Profit (E) [C-D]		3,700	44,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	1	70000	70,000	120,000
Calf	2	20000	40,000	0	0	0	40,000
Goat	3	5000	15,000	0	0	0	15,000
Total	6		105,000	1		70,000	175,000

Source of Finance



■ Entrepreneur's Contribution 105,000

■ Investor's Investment 70,000

■ Total 175,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (12x 50)	600	18,000	216,000	226,800	238,140
Calf Sale			30,000	30,000	30,000
Total Sales (A)	600	18,000	246,000	256,800	268,140
Less. Variable Expense					
Straw, Bran, Medicine etc	170	5,100	61,200	64,260	67,473
Total variable Expense (B)	170	5,100	61,200	64,260	67,473
Contribution Margin (CM) [C=(A-B)]	430	12,900	184,800	192,540	200,667
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		5,300	63,600	64,500	65,300
Net Profit (E) [C-D]		7,600	121,200	128,040	135,367
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	121,200	128,040	135,367
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		93,200	193,240
	Total Cash Inflow	191,200	221,240	328,607
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	93,200	193,240	300,607

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





প্রোগ্রাম করা

আমি এম: বিল্লাল হোসেন


৩, আমল ২য় এম: না

৩৭ ১৩৭ প্রোগ্রাম না।

অনুগ্রহে দিনাম এম:

৫/১০/১১


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নাছির বেপারী
 Name: Nasir Bepary
 পিতা: বিল্লাল বেপারী
 মাতা: মাজমিন বেপার
 Date of Birth: 20 Oct 1991
 ID NO: 19915915647000140

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
 কোথাও পাঠানো গেলে মিলিটারি শোশী অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
 ঠিকানা: বাসোমেন্টে: বেপারী বাড়ী, গ্রাম: বাজা, ১ নম্বর পুরুলপাড়া, মাতার
 পুরুলপাড়া, ডাকঘর: মাদারি পুরুলপাড়া - ১০০০, মুন্সীগঞ্জ সদর,
 মুন্সীগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature]
 প্রদানের তারিখ: ০৭/০৯/২০১৩




গ্রামীণ ব্যাংক

ইসিএস ব্যাংক, মুন্সীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম: নাছির বেপারী

ক্রমিক নং: ১৮১৭

গ্রুপ নং: ০২

কেন্দ্র নং: ১১/৬

কেন্দ্রের নাম: মেডিক্যাল প্যাড

বই ইস্যুর তারিখ: ২০/১০/১১

শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

