

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



Project identification and prepared by: Md Sirajul Islam,
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHOBURON NESA
Age	:	01-02-1982 (34 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Baghashur, P.O: Rajabari. P.S: Keranigonj, 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	:	MAHELA BEGUM
(iii) Father's name	:	SHOFI MOLLA
(iv) GB member's info	:	Branch: Basta, Centre # 04 (Female), Member ID: 1072/1, Group No: 01 Member since: 02-03-1998 (18 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 6,000/-
(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	:	14 years experience in running business. 14 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881-644878
Family's Contact No.	:	01834-397979
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MAHELA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOBURA DAIRY FARM
Location	:	Baghasur, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 490,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	27 ft x 15 ft= 405 square ft
Implementation	:	<ul style="list-style-type: none">▪She has 3 cow and one calf in her farm.▪Average Daily milk production is 15 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Keranigonj.▪Agreed grace period is 3 months.

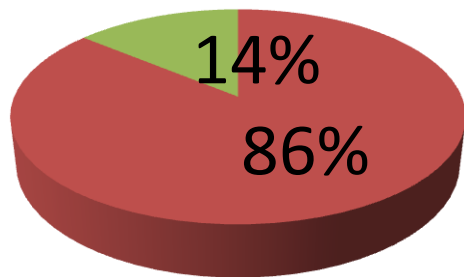
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 50)	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Straw, Bran, Medicine etc	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Electricity Bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	150000	450,000	1	80000	80,000	530,000
Calf	1	40000	40,000	0	0	0	40,000
Total	4		490,000	1		80,000	570,000

Source of Finance



■ Entrepreneur's Contribution 490,000

■ Investor's Investment 80,000

■ Total 570,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20x 50)	1,000	30,000	360,000	378,000	396,900
Calf Sale			30,000	30,000	30,000
Total Sales (A)	1,000	30,000	390,000	408,000	426,900
Less. Variable Expense					
Straw, Bran, Medicine etc	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	600	18,000	246,000	256,800	268,140
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]		12,700	182,400	192,300	202,840
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	182,400	192,300	202,840
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		150,400	310,700
	Total Cash Inflow	262,400	342,700	513,540
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	150,400	310,700	481,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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









গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবই

৪৯ - ১০৭৮৫


নাম	মহেন্দ্রা ঠাকুর	১০৭৮৫
কেন্দ্রের নাম	বাগাশুর গ্রাম	
শাখা	বাগাশুর গ্রাম	

প্রত্যয়ন

এই মর্মে প্রত্যয়ন করা যাচ্ছে যে
আমরা সুপ্রসিদ্ধ জুয়েলারি-এর
জুয়েলারি ডেপার্টমেন্টে জার্মান-স্টিল কার্ফিউ
সিটিজেনশিপ - কর্তৃত্ব প্রাপ্ত। যে
সিটিজেন হইয়া - ৩৬৬৬ জার্মান সিটিজেন
কর্তৃত্ব প্রাপ্তে, ইহাতে আমরা জার্মান
আমরা এই, এখানে সিটিজেন হইয়া
এই - জার্মান সিটিজেন সিটিজেন

স্বাক্ষর
স্বাক্ষর

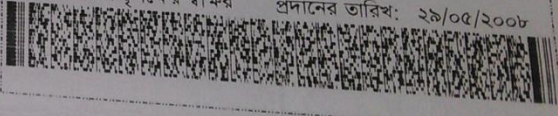
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ছবুরন নেছা
Name: Soburonna
স্থানীয়: নজরুল ইসলাম
মাতা: মাহেলা বেগম
Date of Birth: 01 Feb 1982
ID NO: 2613813203764

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: বাঘাতুর, ডাকঘর: রাজাবাড়ী - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর



প্রদানের তারিখ: ২৯/০৫/২০০৮

FAMILY PICTURE

