

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



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TANVIR AHMED
Age	:	10/06/1999 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	TANIA BEGUM
(iii) Father's name	:	NASIR UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 70 (Female), Member ID: 7451, Group No: 01 Member since: 10/06/1997 to 2017 (20 Years) First Loan: BDT 5,000/- , Last Loan: BDT 20,000/- Outstanding Loan: BDT 9,880/-
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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Cloth Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-025603
Family's Contact No.	:	01959-523642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TANIA BEGUM joined with Grameen Bank for 20 years. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANVIR DAIRY FARM
Location	:	Hailjor West Para
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 195,000/- (from existing business) 76% Required Investment BDT 60,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has three cows, two calves in his farm.▪ Average daily milk production is 08 liter and milk price is BDT 60/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Amraid Bazar.▪ Agreed grace period is 3 months.

Existing Business

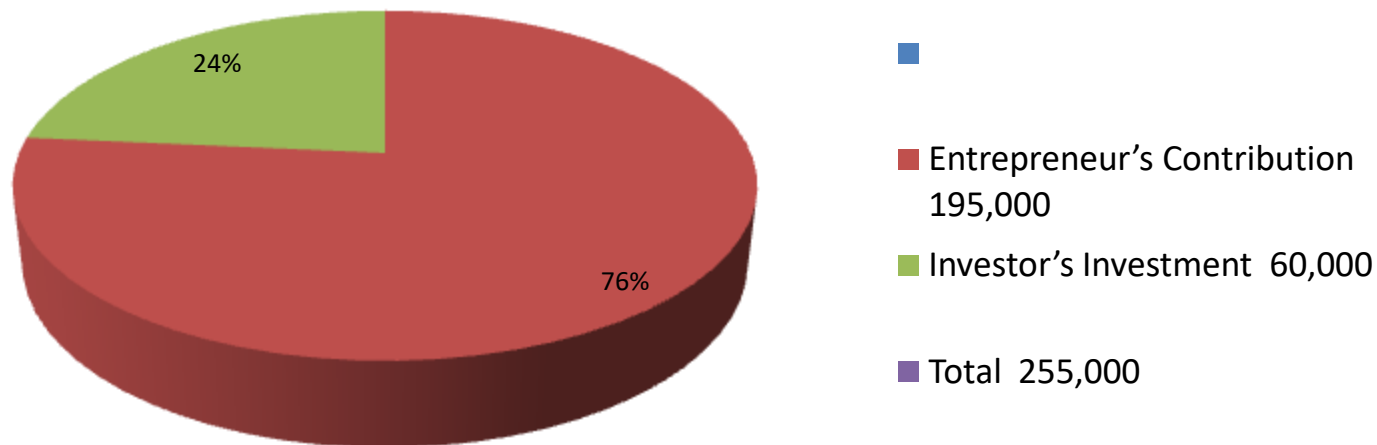
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	172,800
Total Sales (A)	480	14,400	172,800
Less. Variable Expense			
Straw, Bran, Medicine etc.	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,950	59,400
Net Profit (E) [C-D]		7,050	84,600

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	55,000	55,000	1		60,000	115,000
Cow	2	50,000	100,000				100,000
Calf	2	20,000	40,000				40,000
Total	5		195,000	1		60,000	255,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 13 litre x 60/- per litre)	780	23,400	280,800	294,840	309,582
Total Sales (A)	780	23,400	280,800	294,840	309,582
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		12,900	154,800	163,460	172,816
Investment Payback			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	154,800	163,460	172,816
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		130,800	270,260
	Total Cash Inflow	214,800	294,260	443,076
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	130,800	270,260	419,076

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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



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সামাজিক উন্নয়ন

গ্রামীণ শক্তি সামাজিক

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প্রস্তাবিত নবীন উদ্যোক্তা

তানস্কীৰ দেৱী গোস্বামী

কামৰূপ, গাৰোখালী প্ৰকল্প

চম্পত জীবন বৃত্তান্ত:

তানস্কীৰ আত্মকথ

বছৰ জন্ম তাৰিখ: ১৭/০৬/৮৮

পিতা: এম. এম. সি.





FAMILY PICTURE

