

Proposed NU Business Name: **Zehan Dairy Farm**



Project identification and prepared by: Orjun kumar Shill,
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Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Nobe Hossain
Age	:	26-07-1987 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Lanchoni Para ,P.O: Borua ,P.S: Khilkhet, 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	:	Mosammat Rasheda Begum
(iii) Father's name	:	Md.Sarafat Ali
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 32 (Female), Member ID:6218/1 , Group No: 11 Member since: 03-05-2008 (10 Years) First loan: BDT = 10,000 /- Last Loan= 100,000/- Outstanding loan:= 37,000/-
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	:	10 years of business experience. : 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.	:	01879-379334
Family's Contact No.	:	01834-882342
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Rasheda Begum joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Zehan Dairy Farm
Location	:	Lanchoni Para, Khilkhet
Total Investment in BDT	:	BDT 655,000/-
Financing	:	Self BDT 555,000/- (from existing business) 85% Required Investment BDT 100,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft = 600 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like, Cow, Ox, Cules etc.▪ Average 30 % gain on sales.▪ The business is operating by entrepreneur. Existing Nil employee.▪ The shop is rented .▪ Collects goods from Asulia .▪ Agreed grace period is 3 months.

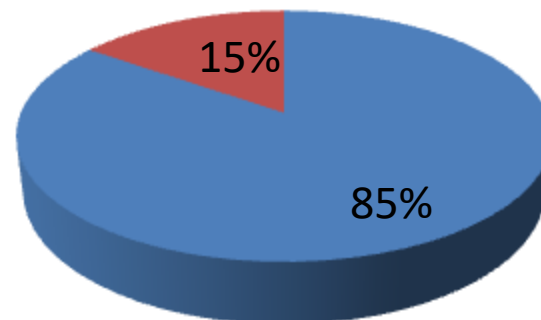
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,500	45,000	540,000
	0	0	0
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Milk	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	2	200000	400000	Cow	1	100000	100000	500,000
Ox	2	60000	120000				0	120,000
Culves	1	35000	35000				0	35,000
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
Others			0	Others			0	0
Total			555,000				100,000	655,000

Source of Finance

■ Entrepreneur's contibution 555000
 ■ Investor's Investment 100000
 ■ Total 655000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		550	6,600	6,930	7,277
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,365	88,380	89,799	91,289
Net Profit (E) [C-D]		15,135	181,620	193,701	206,386
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	181,620	193,701	206,386
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		141,620	295,321
	Total Cash Inflow	281,620	335,321	501,707
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	141,620	295,321	461,707

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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











FAMILY PICTURE

