

Proposed NU Business Name: **Zahangir 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.Zahangir Alom Molla
Age	:	04-04-1988 (30 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	0 2 Brothers 02 Sisters
Address	:	Vill: Lanchoni Para ,P.O: Borua ,P.S: Khilkhhet 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 Shahera Khatun
(iii) Father's name	:	Md.Akkas Ali Molla
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 02 (Female), Member ID:7889/1 , Group No: 03 Member since: 03-05-1994 (24 Years) First loan: BDT = 5,00 /- Last Loan= 50,000/- Outstanding loan:= 21,000/-
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	:	05 years of business experience. : 05 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.	:	01759-040591
Family's Contact No.	:	01913-522699
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Shahera Khatun joined Grameen Bank since 24 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Zahangir Dairy Farm
Location	:	Longonipara, Borua, Khilkhet, Dhaka
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500,000/- (from existing business) 83% Required Investment BDT 100,000/- (as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 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, Culves etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing One employee. ▪The shop is Owner . ▪Collects goods from Pabna . ▪Agreed grace period is 3 months.

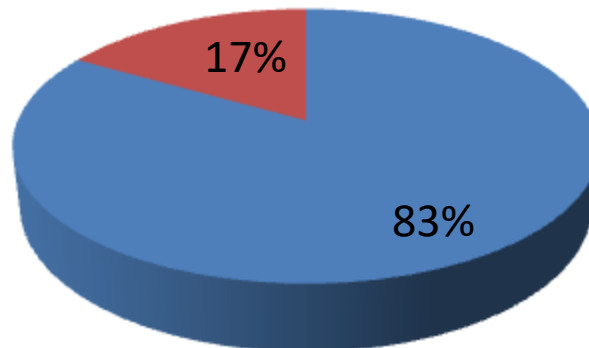
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Milk	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		400	4,800
Transportation		300	3,600
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		15,200	182,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	2	150000	300000	Cow	1	100000	100000	400,000
Ox	2	70000	140000				0	140,000
Culves	2	30000	60000				0	60,000
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
Others			0	Others			0	0
Total			500,000				100,000	600,000

Source of Finance

■ Entrepreneur's contibution 500000
 ■ Investor's Investment 100000
 ■ Total 600000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
	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		420	5,040	5,292	5,557
Transportation		330	3,960	4,158	4,366
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		8,000	96,000	100,800	105,840
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		15,450	185,400	191,670	198,254
Net Profit (E) [C-D]		16,050	192,600	205,230	218,492
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	192,600	205,230	218,492
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		152,600	317,830
	Total Cash Inflow	292,600	357,830	536,322
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	152,600	317,830	496,322

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Own Business : 05 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









গ্রামীণ ব্যাংক

একিডমপাস - বিহর - ভারত

সহজ ঋণের পাশ বই

নাম সুজিতা দেবী

বর্ণনা নং ১১১১১

গ্রন্থ নং ১০

কেন্দ্র নং ১০১০

কেন্দ্রের নাম পশ্চিমবঙ্গ

বই ইস্যুর তারিখ ১১/১১/১১

শাখা বাবস্থাপকের স্বাক্ষর [Signature]

FAMILY PICTURE

