

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



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHEDUL ISLAM
Age	:	01-10-1989 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Aloa tarinee, P.O: Berabuchonia, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST. SHOHAGI BEGUM
(iii) Father's name	:	MD. SORBES ALI
(iv) GB member's info	:	Branch: silimpur tangail, Centre # 45(Female), Member ID: 4001, Group No: 03 Member since: 03-03-1982 (34Years) First loan: BDT 3500
Further Information:		Existing Loan: BDT 35000, Outstanding loan: BDT 18643
(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 and Training Info	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-098233
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHOHAGI BEGUM joined Grameen Bank since 34 years ago. At first she took 3500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM DAIRY FARM
Location	:	Berabuchonia, tangail
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 260000/- (from existing business) 81% Required Investment BDT 70000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 16 ft= 116 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk etc.▪Average % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Shahjanatorabgonj.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	400	12000	144000
Total Sales (A)	400	12000	144000
Less Variable Expense			
Cow feed	110	3300	39600
Total variable Expense (B)	110	3300	39600
Contribution Margin (CM) [C=(A-B)]	290	8700	104400
Less Variable Expense			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		3000	36000
Mobile bill		300	3600
Total fixed cost (D)		4,800	57600
Net Profit (E)= [C-D]		3,900	46800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	120,000	70,000	190000
Ox	140,000		140000
	260,000	70,000	330000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	700	21000	252000	264600
Total Sales (A)	700	21000	252000	264600
Less Variable Expense				
Feed & Medicine	150	4500	54000	56700
Total variable Expense (B)	150	4500	54000	56700
Contribution Margin (CM) [C=(A-B)]	550	16500	198000	207900
Less Variable Expense				
Electricity bill		500	6000	5000
Transportation		400	4800	5,000
Salary (self)		5000	60000	60000
Mobile bill		400	4800	5000
Total fixed cost (D)		6,300	75600	75,000
Net Profit (E)= [C-D]		10200	122400	132,900
Investment Payback			42,000	42,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	122,400	132,900	119338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,400	171300
	Total Cash Inflow	192400	213300	290638
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)	42000	42000	42000
	Total Cash Outflow	112,000	42000	
3	Net Cash Surplus	80,400	171300	248638

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

