

Proposed NU Business Name: M/S VAI BON DAIRY FARM



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Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. RENUKA KHATUN
Age	:	05-02-1990(27 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother
Address	:	Vill:Vadaishpara,P.O: Ayra,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST. RABAKA BIBI
(iv) GB member's info	:	MD. KUDDUS Branch:Bishalpur,Sherpur,Centre # 36(Female), Member ID: 3575/2, Group No: 03 Member since:18-08-2012(05 Year) First loan: BDT 10,000/-
Further Information:		
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: BDT 5160/-
(vi) Mobile lady	:	Father
(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	:	08 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-174178
Mother's Contact No.	:	01768-925886
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RABAKA BIBI joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S VAI BON DAIRY FARM
Location	:	Vadaishpara, Sherpur.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	24 ft x 10 ft=240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

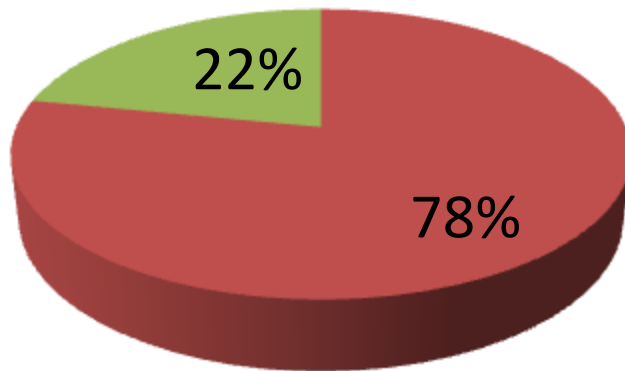
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		3,500	42,000
Mobile Bill		200	2,400
Total fixed Cost (D)		8,500	101,996
Net Profit (E) [C-D]		3,500	42,004

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Austolia)	3	70,000	210,000	1	70,000	70,000	280,000
Deshi Cow	2	20,000	40,000				40,000
Total	5		250,000	1		70,000	320,000

Source of Finance



■ Entrepreneur's Contribution 250,000

■ Investor's Investment 70,000

■ Total 320,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense	0				
Millk	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)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		3500	42,000	42,000	42,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		8,600	103,200	103,200	103,200
Net Profit (E) [C-D]		8,200	98,400	108,480	119,064
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	98,400	108,480	119,064
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70,400	150,880
	Total Cash Inflow	168,400	178,880	269,944
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	70,400	150,880	241,944

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 8 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

