

Proposed NU Business Name: **ONTORA AKASH DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHINUR BEGUM
Age	:	02-04-1987(29 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother
Address	:	Vill:Joiainpur,P.O:R D A,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Ex.Me <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(iii) Father's name	:	ASHMA BEGUM
(iv) GB member's info	:	ZAKIR HOSSEN Branch:Talom,Tarashs,Sherpur,Centre # 04(Female), Member ID: 8837, Group No: 06 Member since:10-12-2006(10 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 30,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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.	:	01793-993027
Mother's Contact No.	:	01794-384053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	ONTORA AKASH DAIRY FARM
Location	:	Garidha, Sherpur.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/- (from existing business) 72% Required Investment BDT 70,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7ft x 12 ft= 84 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.

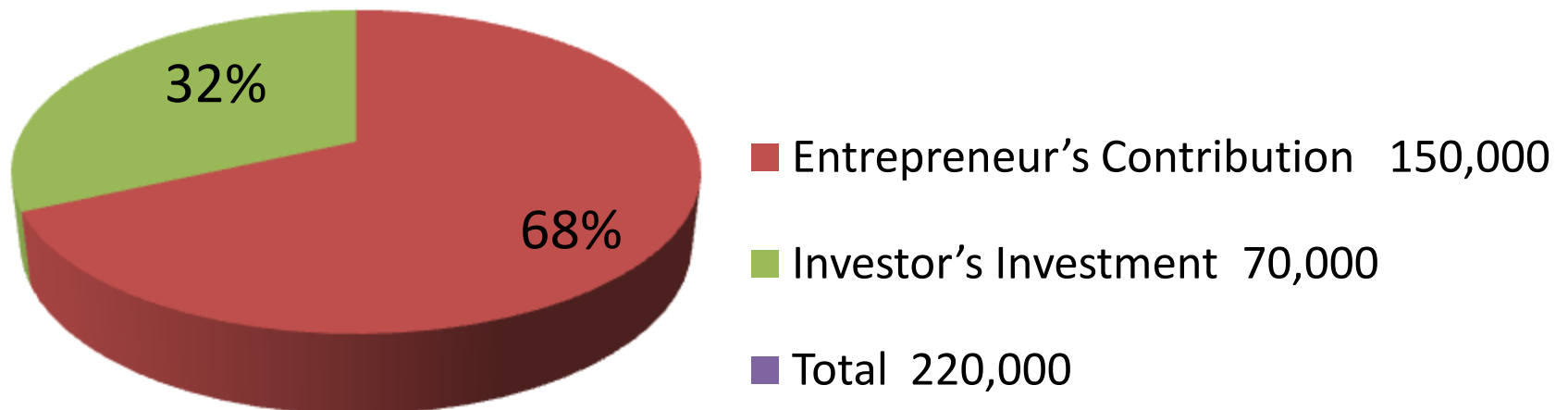
Existing Business (BDT)

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		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Feed & Medicine		2,500	30,000
Mobile Bill		200	2,400
Total fixed Cost (D)		8,300	99,596
Net Profit (E) [C-D]		3,700	44,404

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Austolia)	2	50,000	100,000	1	70,000	70,000	170,000
Small Cow	1	20,000	50,000				50,000
Total	3		150,000	1		70,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense	0				
Millk	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2500	30,000	30,000	30,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		8,400	100,800	100,800	100,800
Net Profit (E) [C-D]		15,600	187,200	201,600	216,720
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	70,000		
1.2	Net Profit	187,200	201,600	216,720
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		159,200	332,800
	Total Cash Inflow	257,200	360,800	549,520
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	159,200	332,800	521,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 0Family:02Others: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








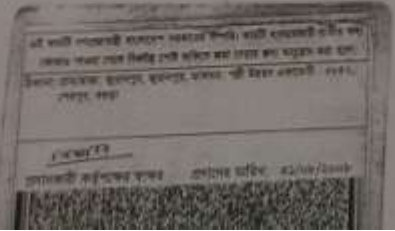








 দ্বিতীয় স্তর
 মহাজ্ঞানেন্দ্র শান বই

নাম: _____
 পিতা: _____
 জন্ম তারিখ: _____
 জন্ম স্থান: _____
 পিতার নাম: _____
 মাতার নাম: _____
 স্বাক্ষর: _____
 তারিখ: _____




 ২নং গাজীদহ মডেল ইউনিয়ন পরিষদ
 উপজেলা ও শেরপুর, জেলা ও বগুড়া।
ব্যবস্থা কৃত্তির আনু মাইসেল

তারিখ: ২২/০৩/১৭
 নথি নং: _____
 বিষয়: _____
 প্রাপ্তি: _____
 প্রেরণ: _____

স্বাক্ষরপত্র

আমি মোঃ জাহ্নবী বেগম পূর্ব মত
 প্রাপ্তন বোর্ড (ম) আদালত সম্পর্কিত বিষয়
 আমার স্ত্রী - মোঃ জাহ্নবী বেগম আমার
 সম্পর্কিত বিষয় তুলিয়া দেয়া অনুমতি
 প্রদান করলাম। যদি আমার স্ত্রী
 সাক্ষরিত আমার ও পরিবার সম্বন্ধে
 সত্যি সত্যি নয়, যদি সম্বন্ধে
 তাহলে আমি আমার বিকট দাবী
 প্রকাশ করি।

FAMILY PICTURE

