

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



Project identification and prepared by: Md Anower Hossain  
Sarkar  
MohastanUnit, Bogra  
Project verified by: MD Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD BILAL HOSSAIN</b>
Age	:	30-07-1993 (24 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Gokul Poshchim Para , P.O: Gokul , P.S: Bogra , 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	:	<b>MST BILKIS</b>
(iii) Father's name	:	<b>MD MONSUR ALI</b>
(iv) GB member's info	:	Branch : Gokul, Bogra , Centre : 07 (Female), Member ID: 7208, Group No: 10 Member since: 1999 (18 Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 55000 Outstanding loan: BDT 17460
(v) Who pays GB loan installment	:	Mother
(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. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01817-526442
Family's Contact No.	:	01990-188927
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST BILKIS** joined Grameen Bank since 18 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI DAIRY FARM</b>
Location	:	Gokul Poshchim Para, Gokul, Bogra, Bogra
Total Investment in BDT	:	BDT 270000 /-
Financing	:	Self BDT 190000 /- (from existing business) 70% Required Investment BDT 80000 /- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Milk</li><li>▪The business is being operated by entrepreneur. Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Mohastan Baazar</li><li>▪Agreed grace period is 3 months.</li></ul>

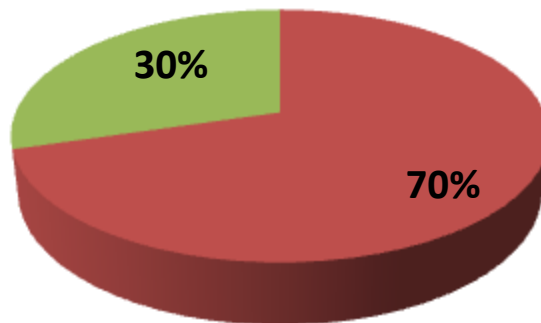
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 14*50)	700	21000	252000
<b>Total Sales (A)</b>	700	21000	252000
<b>Less Variable Expense</b>			
Feed & Medicine	260	7800	93600
<b>Total variable Expense (B)</b>	260	7800	93600
<b>Contribution Margin (CM) [C=(A-B)]</b>	440	13200	158400
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,000	72000
<b>Net Profit (E)= [C-D]</b>		7,200	86400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	80,000	80,000	240,000
Ox	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>3</b>	<b>0</b>	<b>190,000</b>	<b>1</b>	<b>0</b>	<b>80,000</b>	<b>270,000</b>

## Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 80,000
- Total 270,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk ( 20 litres *50)	1000	30000	360000	378000	396900
<b>Total Sales (A)</b>	1000	30000	360000	378000	396900
<b>Less Variable Expense</b>					
Feed & Medicine	310	9300	111600	117180	123039
<b>Total variable Expense (B)</b>	310	9300	111600	117180	123039
<b>Contribution Margin (CM) [C=(A-B)</b>	690	20700	248400	260820	273861
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		6,500	78,000	79,100	80200
<b>Net Profit (E)= [C-D]</b>		14200	170400	181,720	193661
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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	80,000		
1.2	Net Profit	170,400	181,720	193661
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138,400	288120
	<b>Total Cash Inflow</b>	250400	320120	481781
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	138,400	288120	449781

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

