

## Proposed NU Business Name: **ANSER DAIRY FARM**



Project identification and prepared by: Md. Obaidullah,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. SHAFIQL ISLAM</b>
Age	:	06-06-1983 (34 Years)
Education, till to date	:	B.A Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers.01 Sister
Address	:	Vill:Jogonnathpur, P.O: Khorna, P.S: Shahjahanpur Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> (Ex. Member)      Father <input type="checkbox"/>
(ii) Father's name	:	<b>MST. SALEHA BIBI</b>
(iii) Houseband's name	:	<b>MD. ANSER ALI</b>
(iv) GB member's info	:	Branch: Ashekpur, Shahjahanpur, Centre # 55 (Female), Member ID: 6026, Group No: 06 Member since: 03-04-1998 (04 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01714-495583
Father's Contact No.	:	01770-864746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SALEHA BEGUM** joined Grameen Bank since 04 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ANSER DAIRY FIRM</b>
Location	:	Jogonnathpur ,Birgram,Shahjahanpur,Bogra.
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 75% Required Investment BDT 1,00,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

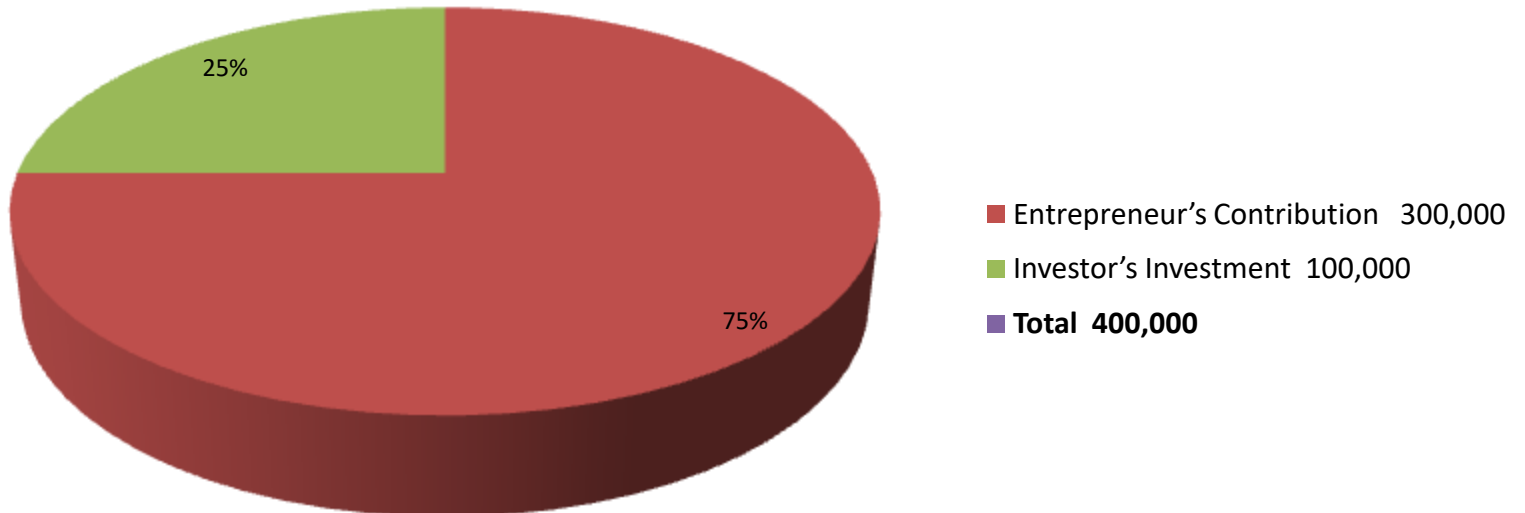
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Production	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Milk Production	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>4,900</b>	<b>58,800</b>
<b>Net Profit (E) [C-D]</b>		<b>1,100</b>	<b>13,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	50000	150,000	1	100,000	100,000	250,000
Culf	1	30000	30,000	20		0	0
Ox	3	40000	120,000	0	0	0	0
	<b>7</b>	<b>0</b>	<b>300,000</b>	<b>1</b>	<b>100,000</b>	<b>100,000</b>	<b>250,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Production	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>					
Milk Production	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
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
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>5,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>	<b>91,200</b>	<b>98,760</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	84,000	91,200	98,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		64,000	135,200
	<b>Total Cash Inflow</b>	<b>184,000</b>	<b>155,200</b>	<b>233,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>120,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,000</b>	<b>135,200</b>	<b>213,960</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 03 Family:0 Others:0  
Experience & Skill : 10 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

