

Proposed NU Business Name: **EMON 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	:	MST. SHAHANAJ PARVIN
Age	:	02-01-1982 (35 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Married
Children	:	01 Son ,01 Daughter
No. of siblings:	:	01 Sister,01Brother.
Address	:	Vill:Saihata, P.O: New Sonatola, P.S: Sariakandi 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	:	RULI BEGUM
(iii) Father's name	:	LATE SUKKUR MAMUN PK
(iv) GB member's info	:	Branch:Gabtoli, Centre # 70 (Female), Member ID: 7808/1, Group No: 04 Member since: 22-01-2006 (09 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	08 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01786-771494
Father's Contact No.	:	01915-917271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAHURA BEGUM joined Grameen Bank since 09 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	:	EMON DAIRY FIRM
Location	:	Saihata, New Sonatola Sariakandi, Bogra.
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,20,000/- (from existing business) 76% Required Investment BDT 1,00,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 10 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk product.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from▪ Agreed grace period is 3 months.

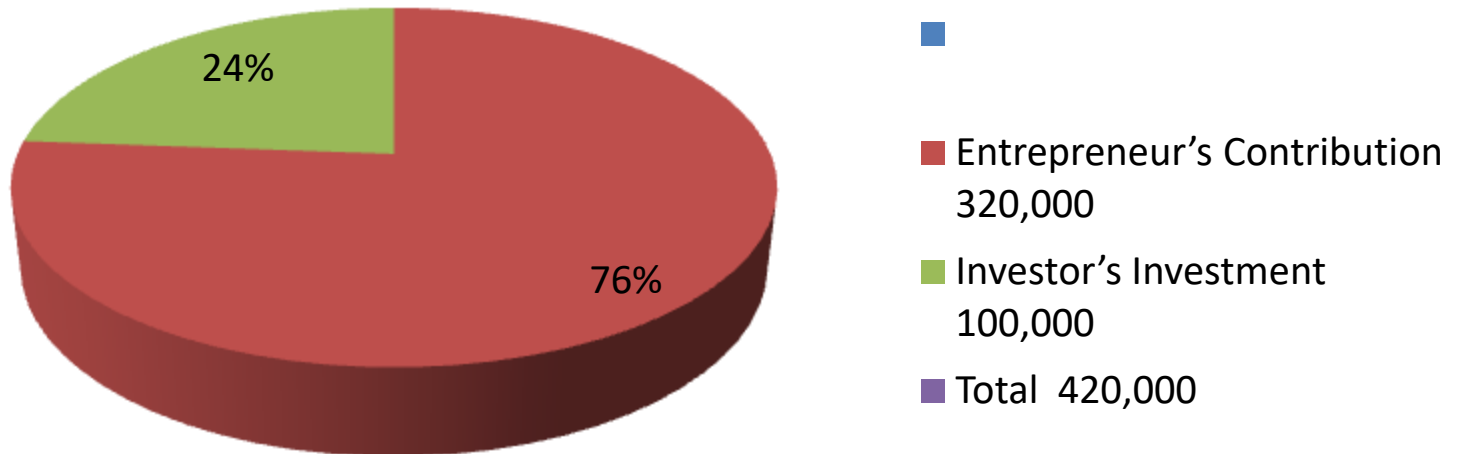
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Milk production	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		150	1,800
Transportation		300	3,600
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,750	57,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200,000	1	100,000	100,000	300,000
Oxen	2	50000	100,000	0	500	0	100,000
Culf	1	20000	20,000	0	80	0	20,000
	0	0	320,000	1	141,101	100,000	420,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Milk production	600	18,000	216,000	226,800	238,140
Total variable Expense (B)	600	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		150	1,800	1,800	1,800
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,750	105,000	105,000	105,000
Net Profit (E) [C-D]		9,250	111,000	121,800	133,140
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	111,000	121,800	133,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		71,000	152,800
	Total Cash Inflow	211,000	192,800	285,940
2	Cash Outflow			
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	71,000	152,800	245,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Saihata,New
sonatola,Sariakandi,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

