

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



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZIAUL HAQUE
Age	:	10-06-1998 (19 Years)
Education, till to date	:	B . A (1 st Year)
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01 Sister,01 Brother
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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: Shakharia,Bogra, Centre # 10 (Female), Member ID: 4164, Group No: 03 Member since: 10-01-1998 (18 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 25920/-
(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.	:	01733-087812
Father's Contact No.	:	01742-246832
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ALIZA BEGUM joined Grameen Bank since 18 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	:	ZIA DAIRY FIRM
Location	:	Khamarfkandi,Jhorgashahat, Bogra shadar,Bogra
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 07 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; 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.

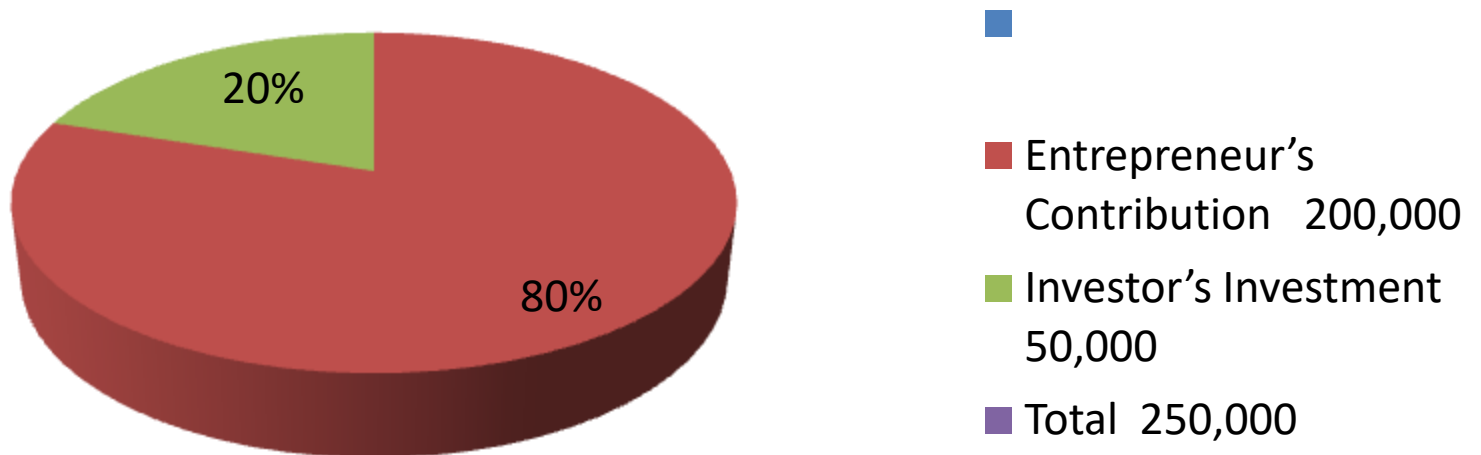
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		1,400	16,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	50,000	50,000	120,000
Oxen	2	65000	130,000	0	0	0	130,000
	0	0	200,000	1	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		4,400	52,800	58,200	63,870
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	52,800	58,200	63,870
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32,800	71,000
	Total Cash Inflow	102,800	91,000	134,870
2	Cash Outflow			
2.1	Purchase of Product	50,000	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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	32,800	71,000	114,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Khamarkandi,Bogra .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

