

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



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

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAIM HASAN
Age	:	13-07-1994 (23 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill:Bangra ,P.O: RDA,P.S: Sherpur, 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	:	
(iii) Father's name	:	MST. MORIUM BEGUM
(iv) GB member's info	:	MD. ABDUR ROSHED Branch:Garidha,Sherpur, Centre # 14 (Female), Member ID: 8446, Group No: 04
Further Information:	:	Member since: 12-12-2007(10 Year)
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 20,000, Outstanding loan: 3,400/-
(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	:	07 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.	:	01740-031311
Mother's Contact No.	:	01758-977147
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORIUM 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	:	DUI BHAI DAIRY FARM
Location	:	Bangra, Sherpur.
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 270,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 08 ft=200 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like Milk.▪ 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.

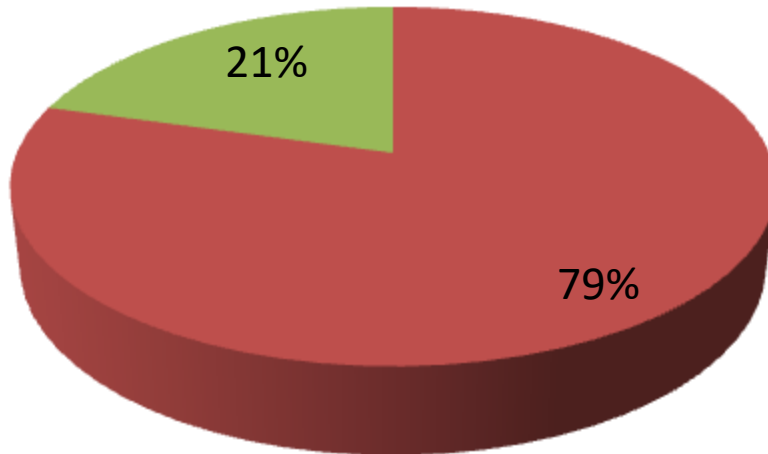
Existing Business (BDT)

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		150	1,800
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Entertainment		300	3,600
Feed & Medicine		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		10,650	127,800
Net Profit (E) [C-D]		1,350	16,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astolian Cow	2	80,000	160,000	1	70,000	70,000	230,000
Samal Cow	2	35,000	70,000				70,000
Samal cow	2	20,000	40,000				40,000
Total	6		270,000	1	70000	70000	340,000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 70,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense	0				
Millk	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Electricity Bill		150	1,800	1,800	1,800
Transportation		2000	24,000	24,000	24,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Feed & Medicine		4000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		10,750	129,000	129,000	129,000
Net Profit (E) [C-D]		8,450	101,400	112,920	125,016
Investment Payback			28,000	28,000	28,000

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	101,400	112,920	125,016
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		73,400	158,320
	Total Cash Inflow	171,400	186,320	283,336
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	73,400	158,320	255,336

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 07 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















FAMILY PICTURE

