

## Proposed NU Business Name: **M/S ISHAD 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	:	<b>MD. ZAHANGIR ALAM MAMUN</b>
Age	:	01-06-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Sister
Address		Vill:Fultola ,P.O: Sherpur,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	:	<b>NURJAHAN BEGUM</b>
(iv) GB member's info	:	<b>ABDUR LOTIB</b> Branch:Mirjapur ,Sherpur, Centre # 62 (Female), Member ID: 2718, Group No: 02 Member since: 12-07-1994(21 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 100,000, Outstanding loan: NILL
(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	:	05 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.	:	01740-806075
Mother's Contact No.	:	01770-369141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN BEGUM** joined Grameen Bank since 21 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>M/S ISHAD DAIRY FARM</b>
Location	:	Fultola, Sherpur.
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 530,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 30 ft = 390 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.</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 Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

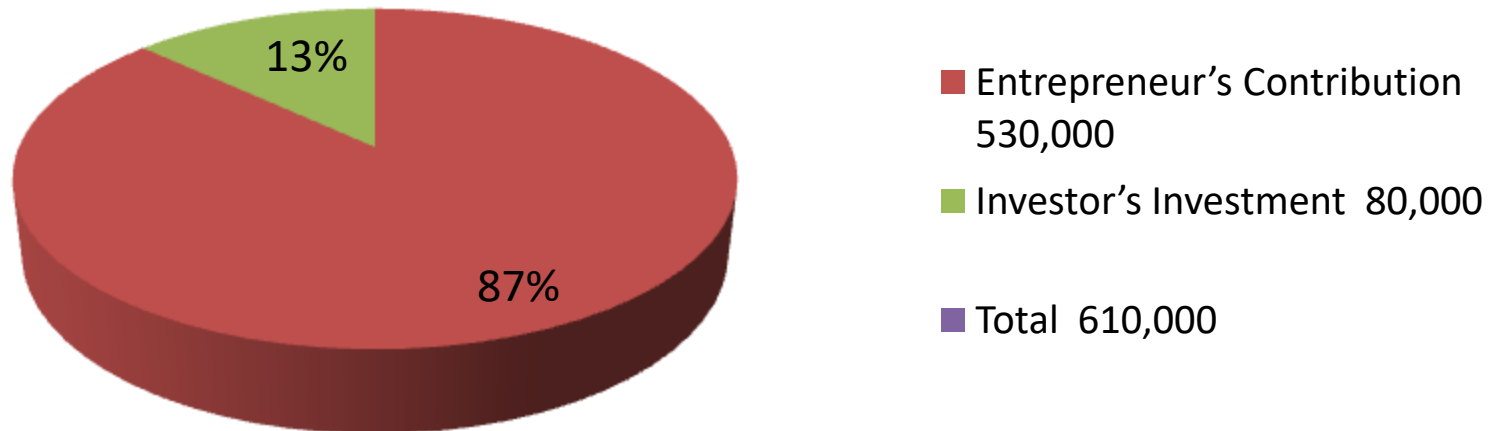
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk(32*50)	1,600	48,000	576,000
<b>Total Sales (A)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	320	9,600	115,200
<b>Total variable Expense (B)</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,280</b>	<b>38,400</b>	<b>460,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		220	2,640
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		7,000	84,000
Entertainment		200	2,400
Feed & Medicine		10,000	120,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>23,220</b>	<b>278,640</b>
<b>Net Profit (E) [C-D]</b>		<b>15,180</b>	<b>182,160</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Astolian Cow	2	120,000	240,000	1	80,000	80,000	320,000
Figiyem Cow	2	110,000	220,000				220,000
Samal cow	2	20,000	40,000				40,000
Samal Cow	1	30,000	30,000				30,000
<b>Total</b>	<b>7</b>		<b>530,000</b>	<b>1</b>			<b>610,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Millk (50*40)	2,000	60,000	720,000	756,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>
<b>Less. Variable Expense</b>	<b>0</b>			
Millk	400	12,000	144,000	151,200
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		220	2,640	2,640
Transportation		500	6,000	6,000
Salary (self)		5,000	60,000	60,000
Salary (staf)		7,000	84,000	84,000
Entertainment		200	2,400	2,400
Feed & Medicine		10000	120,000	120,000
Mobile Bill		400	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>23,320</b>	<b>279,840</b>	<b>279,840</b>
<b>Net Profit (E) [C-D]</b>		<b>24,680</b>	<b>296,160</b>	<b>324,960</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	296,160	324,960
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		248,160
	<b>Total Cash Inflow</b>	<b>376,160</b>	<b>573,120</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>248,160</b>	<b>525,120</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 05 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

