

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



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SHARMIN AKTER
Age	:	07-08-1997 (20 Years)
Education, till to date	:	H S C Pass
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Pachim Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANJUMAN ARA
(iii) Father's name	:	MD. HAZROT ALI Husband's name: MD.YOUNUS ALI
(iv) GB member's info	:	Branch: Raygonj, Sibgonj, Centre # 47(Female), Member ID:9008, Group No: 07 Member since: 22-12-2006 (10Years) First loan: BDT 5000 /- Outstanding loan: NILL
Further Information:		
(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	:	1 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-525280
Father's Contact No.	:	01918-458773
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANJUMAN ARA joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BONDHON DAIRY FARM
Location	:	:Joybogha, Vangonpara, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	N/A
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.

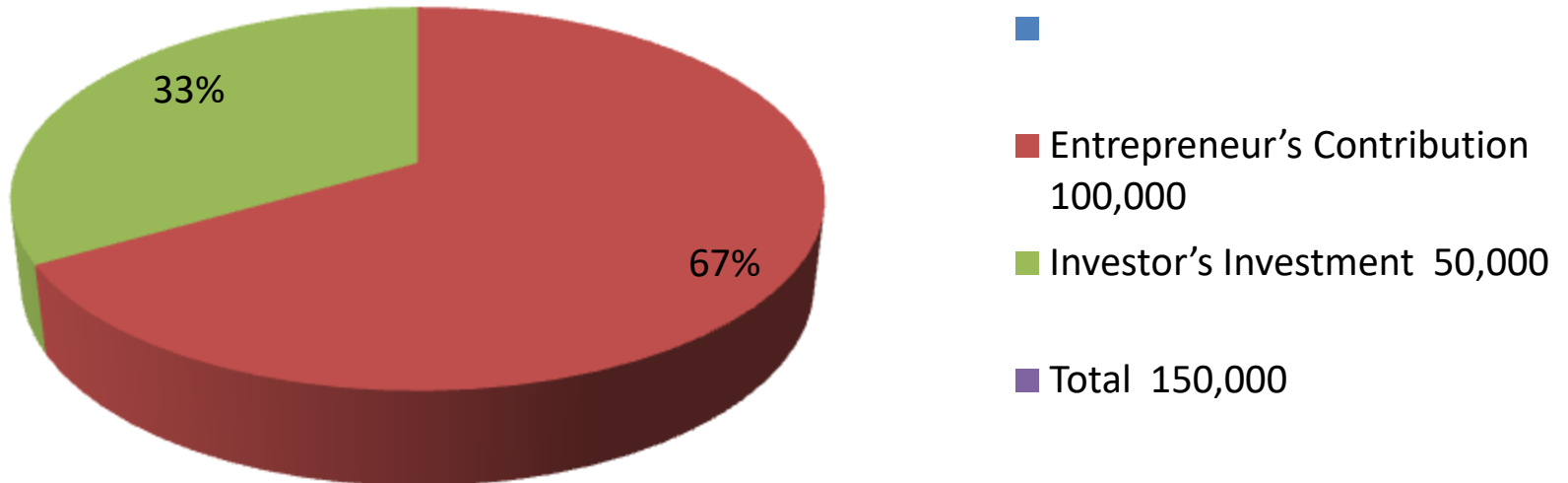
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Production	240	7,200	86,400
Total Sales (A)	240	7,200	86,400
Less. Variable Expense			
Milk Production	48	1,440	17,280
Total variable Expense (B)	48	1,440	17,280
Contribution Margin (CM) [C=(A-B)]	192	5,760	69,120
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		300	3,600
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)		4,700	56,400
Net Profit (E) [C-D]		1,060	12,720

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	1	80000	80,000	1	50,000	50,000	130,000
Goat	2	10000	20,000	0	2000	0	20,000
Total	3	0	100000	1	0	50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk Production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
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)		4,700	56,400	56,400	56,400
Net Profit (E) [C-D]		4,900	58,800	64,560	70,608
Investment Payback			20,000	20,000	20,000

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

SI #	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	58,800	64,560	70,608
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		38,800	83,360
	Total Cash Inflow	108,800	103,360	153,968
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	38,800	83,360	133,968

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:
Joybhoga,Vangonpara,Gabtolli,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

