

## Proposed NU Business Name: **TAJFIA DAIRY FARM**



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Sorker, Mohasthan unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD BABLA</b>
Age	:	29-10-1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	01 Sister
Address	:	Vill: GokulP.O: Gokul P.S:Bogra shadar 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	:	<b>MOST AYL A BEGUM</b>
(iii) Husbent's name	:	<b>MD MOMOTAJ</b>
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 38(Female), Member ID: 2942, Group No: 02 Member since: 02-06-1990(13 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 9,000/-, Outstanding loan:Nil
(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	:	02 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-751885
Mother's Contact No.	:	01763-751885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST AYL A BEGUM** joined Grameen Bank since 13 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	:	<b>TAJFIA DAIRY FARM</b>
Location	:	Gokul,Gokul Bogra.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; cow, Bokna,Cow child,etc.</li><li>▪Average gain on 85%sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Mohasthan Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

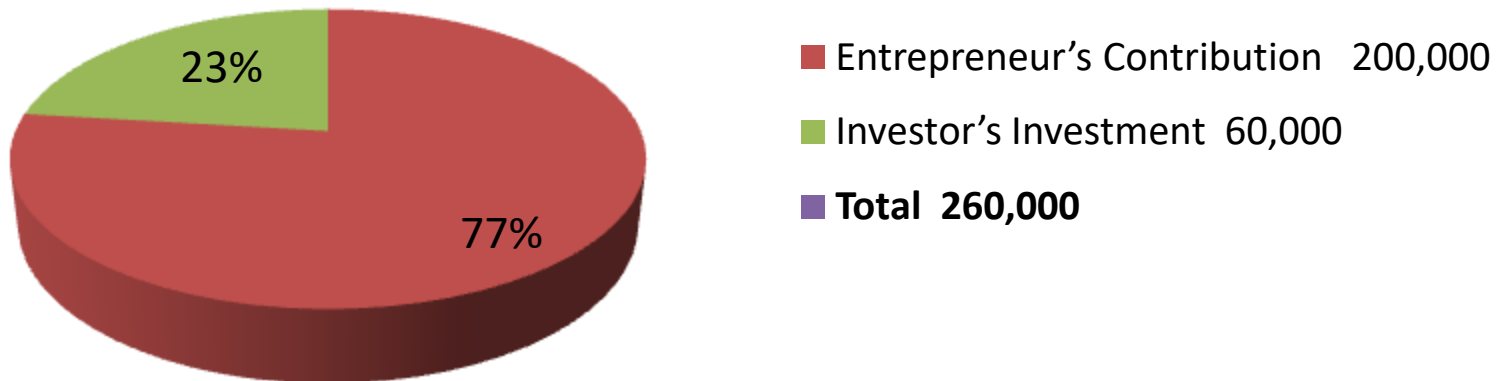
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Production	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Milk Production	75	2,250	27,000
<b>Total variable Expense (B)</b>	<b>75</b>	<b>2,250</b>	<b>27,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>425</b>	<b>12,750</b>	<b>153,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,050</b>	<b>72,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	90000	90,000	1	60,000	60,000	150,000
Bokna	1	60000	60,000	0	0	0	60,000
Cow clap	1	50000	50,000	0	0	0	50,000
Total	<b>3</b>		<b>200,000</b>	<b>2</b>	<b>60,000</b>	<b>60,000</b>	<b>260,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Poltry sales	700	21,000	252,000	264,600	277,830
<b>Total Sales (A)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Variable Expense</b>					
Production cost	105	3,150	37,800	39,690	41,675
<b>Total variable Expense (B)</b>	<b>105</b>	<b>3,150</b>	<b>37,800</b>	<b>39,690</b>	<b>41,675</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>595</b>	<b>17,850</b>	<b>214,200</b>	<b>224,910</b>	<b>236,156</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		400	4,800	4,800	4,800
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,700</b>	<b>80,400</b>	<b>80,400</b>	<b>80,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>133,800</b>	<b>144,510</b>	<b>155,756</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	133,800	144,510	155,756
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		109,800	230,310
	<b>Total Cash Inflow</b>	<b>193,800</b>	<b>254,310</b>	<b>386,066</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,800</b>	<b>230,310</b>	<b>362,066</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience; Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Gokul,Bogra shadar,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



17/04/2017



17/04/2017



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Logo of the organization (a house icon) and text in Odia script, including 'ଓଡ଼ିଆ ସ୍ୱାସ୍ଥ୍ୟ କେନ୍ଦ୍ର' (Odia Health Center) and 'ସମାଜ ସେବା' (Social Service).

17/04/2017