

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



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

Project verified by: MD. Muzaharul Islam Sarker



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

Name	:	<b>MD. ABU TALEB</b>
Age	:	12-08-1990(27 Years)
Education, till to date	:	B.B.A Pass
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Dhora, P.O: Parihat P.S: Gabtoli, 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>MST. AMENA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUS SATTAR</b>
(iv) GB member's info	:	Branch: Mohishaban Gabtoli; Centre # 01(Female), Member ID: 6085/1, Group No: 10 Member since: 10-05-1990(13 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 15540/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-710229
Brother's Contact No.	:	01723-438495
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AMENA BEGUM** joined Grameen Bank since 13 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TAHASIN DAIRY FARM</b>
Location	:	Dhora, Parihat, Gabtoli,Bogra
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Milk Sales.</li><li>▪Average 80% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no labor.</li><li>▪After getting equity fund 01 labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

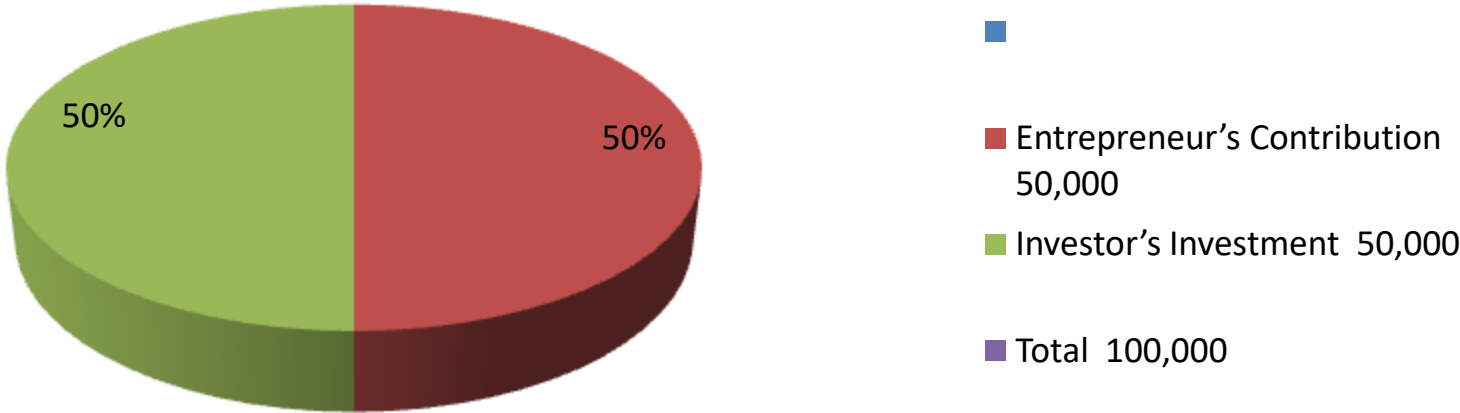
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk Product cost	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	50,000	50,000	100,000
Total	1		50,000	0	50,000	50,000	100,000

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sales	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
Milk Produc cost	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>	<b>50,400</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>	<b>70,560</b>	<b>76,608</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	64,800	70,560	76,608
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		44,800	95,360
	<b>Total Cash Inflow</b>	<b>114,800</b>	<b>115,360</b>	<b>171,968</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>44,800</b>	<b>95,360</b>	<b>151,968</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 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; Dhora, Parihat,  
Gabtoli,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

