

Proposed NU Business Name: **M/S NOYAN DAIRY FARM**



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU TAHAR
Age	:	03-02-1984(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill:Bagra,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	:	MOST.TAHARA BEGUM
(iv) GB member's info	:	LEET.ABDUL HALIM Branch:Garidaha,Sherpur,Centre # 24(Female), Member ID: 2011, Group No: 04
Further Information:		Member since: 12-10-1992 (8 Year)
(v) Who pays GB loan installment	:	First loan: BDT 2,000/- Existing Loan: BDT 10,000, 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.	:	01729-781911
Mother's Contact No.	:	01730-284495
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.TAHARA BEGUM joined Grameen Bank since 8 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	:	M/S NOYAN DAIRY FARM
Location	:	Bangra,Sherpur.
Total Investment in BDT	:	BDT 140,00/-
Financing	:	Self BDT 70,000/-(from existing business) 50% Required Investment BDT 70,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	35 ft x 9 ft= 315 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.

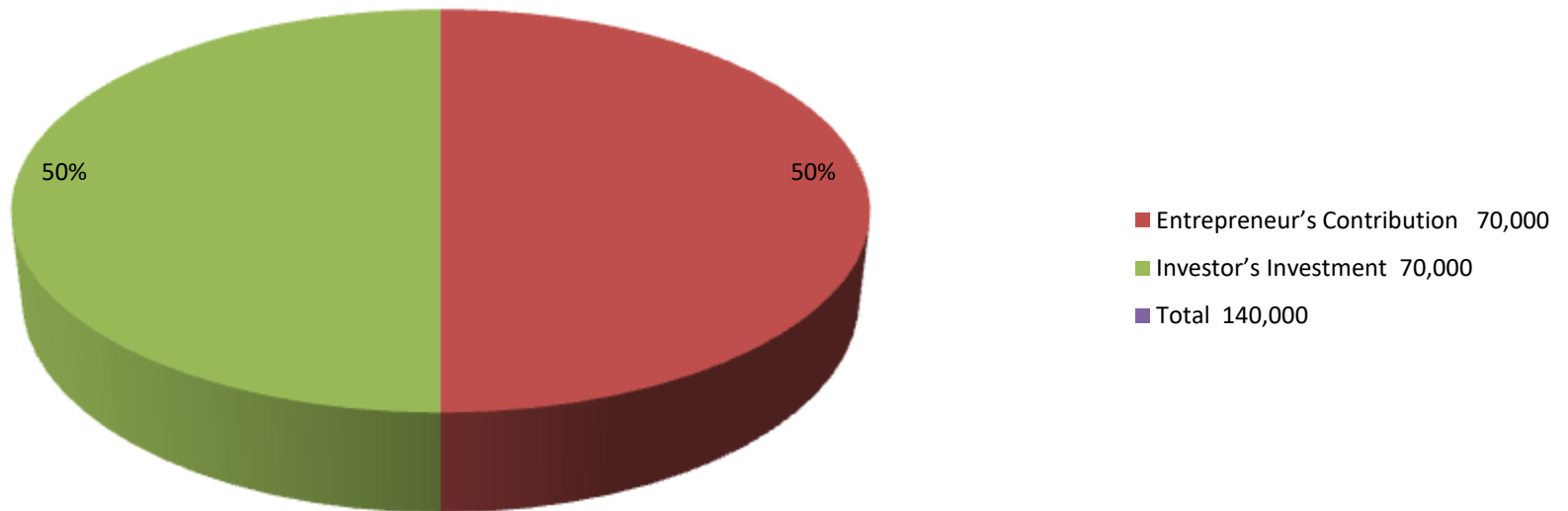
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		2,550	30,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	50,000	50,000	1	70,000	70,000	120,000
Cow	1	20,000	20,000				20,000
Total	2		70,000	1		70,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Feed & Medicine	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		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,150	85,800	85,800	85,800
Net Profit (E) [C-D]		12,050	144,600	156,120	168,216
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	144,600	156,120	168,216
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	116,600	244,720
	Total Cash Inflow	214,600	272,720	412,936
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	116,600	244,720	384,936

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 5 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

