

Proposed NU Business Name: **UMME HANY DAIRY FARM**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD UZZOL MIA
Age	:	12-12-1996 (21 Years)
Education, till to date	:	H S C Pass
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Sabgram Uttor para P.O Sabgram P.S:Bogra shadar, 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. UMME HANY
(iii) Father's name	:	MD MEHAR ALI SARKAR
(iv) GB member's info	:	Branch: Gabtoli Centre # 67(Female), Member ID:9964, Group No: 09 Member since: 14-03-2005 (08Years) First loan: BDT 10,000 /- Outstanding loan: 19520/-
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.	:	01765-974187
Father's Contact No.	:	01755-824844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. UMME HANY joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	UMME HANY DAIRY FARM
Location	:	Sabgram ,Bogra shadar ,Bogra.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 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.

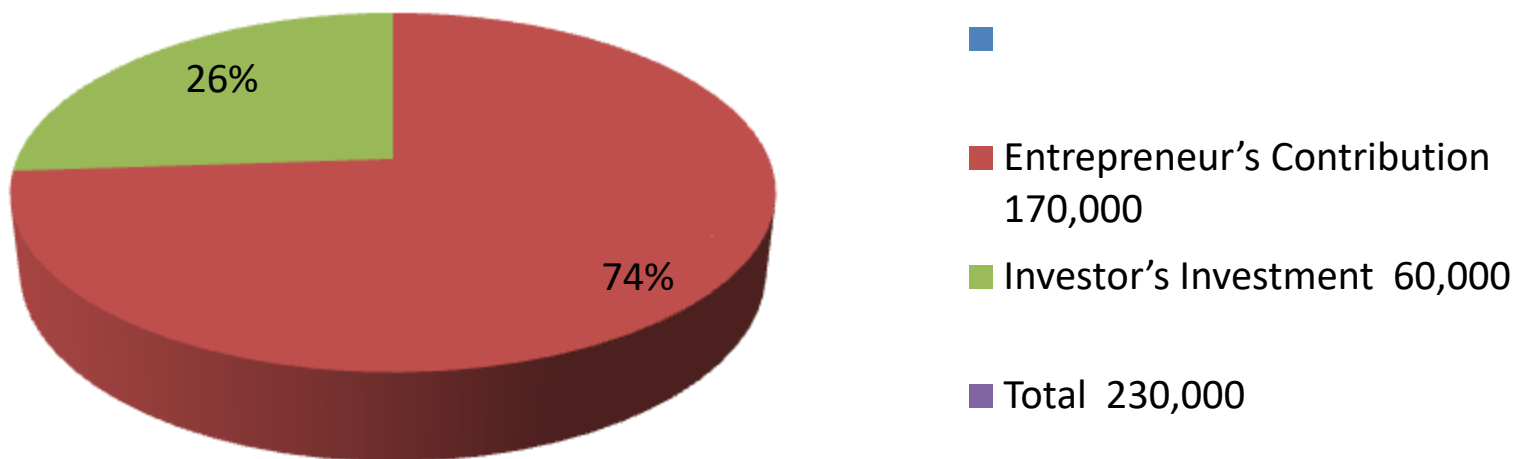
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	320	9,600	115,200
Total Sales (A)	320	9,600	115,200
Less. Variable Expense			
Milk Product Cost	64	1,920	23,040
Total variable Expense (B)	64	1,920	23,040
Contribution Margin (CM) [C=(A-B)]	256	7,680	92,160
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
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]		2,980	35,760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	60000	120,000	1	60,000	60,000	180,000
Bull	1	50000	50,000	0	0	0	50,000
Total	3	0	170,000	1	0	60,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	480	14,400	172,800	181,440	190,512
Total Sales (A)	480	14,400	172,800	181,440	190,512
Less. Variable Expense					
Milk Product cost	96	2,880	34,560	36,288	38,102
Total variable Expense (B)	96	2,880	34,560	36,288	38,102
Contribution Margin (CM) [C=(A-B)]	384	11,520	138,240	145,152	152,410
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	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]		6,820	81,840	88,752	96,010
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	81,840	88,752	96,010
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		57,840	122,592
	Total Cash Inflow	141,840	146,592	218,602
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	57,840	122,592	194,602

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE