

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



Project identification and prepared by: Md . Sums Rumi,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NISHAT HOSSAIN
Age	:	19-10-1995(22Years)
Marital status	:	Unmarried
Education,till to day	:	H.S.C
Children	:	Null
No. of siblings:	:	Null
Address	:	Vill: Ramshahor P.O Gokul P.S: Bogra Sharar 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 .NARGIS BEGUM
(iii) Husband's name	:	MD.BASED MONDUL
(iv) GB member's info	:	Branch:Gokul ,Bogra,Centre # 34(Female), Member ID:8150/1 Group No: 02 Member since: 02-05-2008(7Years) First loan: BDT 1,000 /-, Existing loan: BDT 30,000/- Outstanding loan:6300
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	:	06 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-584189
Father's Contact No.	:	01761-388486
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NARGIS BEGUM joined Grameen Bank since 07years ago. At first she took BD 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NISHAT DAIRY FARM
Location	:	: Vill:Ramshahor P.O Gokul ,Bogra.
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 2400,000/- (from existing business) 31 % Required Investment BDT 40,000/- (as equity) 69 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD NILL
Size of shop	:	20 ft x 9 ft= 180 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.

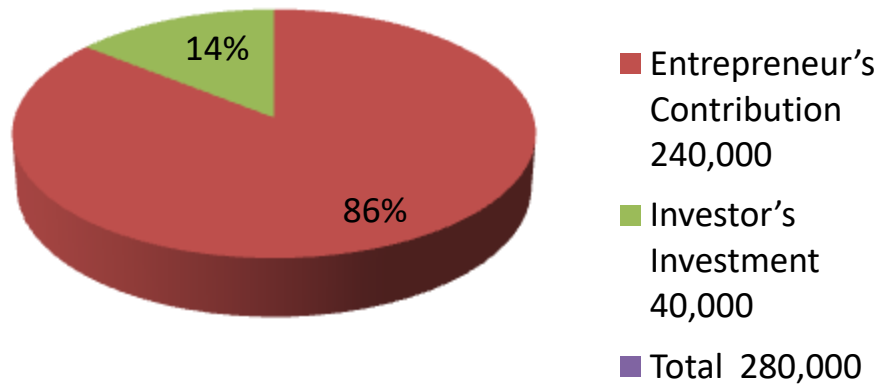
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)		2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	67,200
Net Profit (E) [C-D]		400	15,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	120000	240,000	1	40,000	40,000	280,000
Heifer	0	0	0	0	0	0	0
Security	0	0	0	0	0	0	0
Total	2	0	240,000	1	40,000	40,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		0	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		5,200	62,400	68,700	75,315
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	62,400	68,700	75,315
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,400	99,100
	Total Cash Inflow	102,400	115,100	174,415
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	46,400	99,100	158,415

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

