

Proposed NU Business Name: M/S VAI VAI POLTRY DAIRY & MOTHSO FARM



Project identification and prepared by: Sums Rumi
Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL ISLAM
Age	:	12-07-1985(32Years)
Marital status	:	Married
Education,till to day	:	H.S.C
Children	:	Nill
No. of siblings:	:	01 brother
Address	:	Vill: Namuja Thakurpara P.O Burigonj P.S: Bogra Sadar 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 .LUTHFUR NESA
(iii) Husband's name	:	MD. ABDUL JALIL
(iv) GB member's info	:	Branch: Nmuja Bogra, Centre # 14(Female), Member ID:1330 Group No: 03 Member since: 10-04-2006(06Years) First loan: BDT 1,000 /-, Existing loan: BDT 5,000/- Outstanding loan:4230
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 07 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-469292
Father's Contact No.	:	01740-563345
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.LUTFUR NESHA joined Grameen Bank since 06 years 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	:	M/S VAI VAI POITRY DAIRY & MOHOSO
Location	:	: Vill:Namuja Thakurpara P.O Burigonj ,Bogra.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/- (from existing business) 33 % Required Investment BDT 40,000/- (as equity) 67 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD NILL
Size of shop	:	10 ft x 08 ft= 80 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.

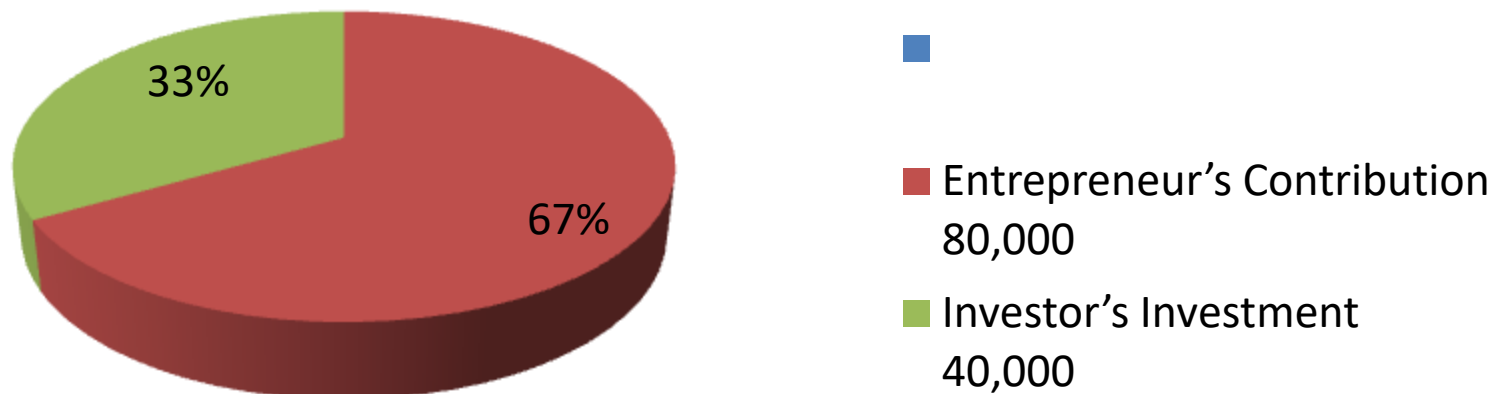
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
FISH 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)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	210	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)		5,600	67,200
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bull	2	40000	80,000	1	40,000	40,000	120,000
Butta	1	0	0	0	0	0	0
Security	0	0	0	0	0	0	0
Total	3	0	80000	1	40000	40000	120000

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		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
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)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		4,900	58,800	65,100	71,715
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	58,800	65,100	71,715
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		57,200	120,700
	Total Cash Inflow	98,800	122,300	192,415
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)	1,600	1,600	1,600
	Total Cash Outflow	41,600	1,600	1,600
3	Net Cash Surplus	57,200	120,700	190,815

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

