

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



Project identification and prepared by: Md. Motiur Rahman,
Dhunat Unit, Bogra.

Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Johurul Islam
Age	:	10-01-1985(33Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	02 daughters
No. of siblings:	:	01 Brother
Address	:	Vill: Nikkipota P.O: Nimgachi P.S: Dhunat ,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	:	Most. Hasna Khatun
(iii) Father's name	:	Md. Siraj Ali Mondol
(iv) GB member's info	:	Branch: Nimgachi Centre # 85(Female), Member ID: 8671, Group No: 03 Member since: 10-07-2003(15Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718324544
Family's Contact No.	:	01749725712
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hasna Khatun joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

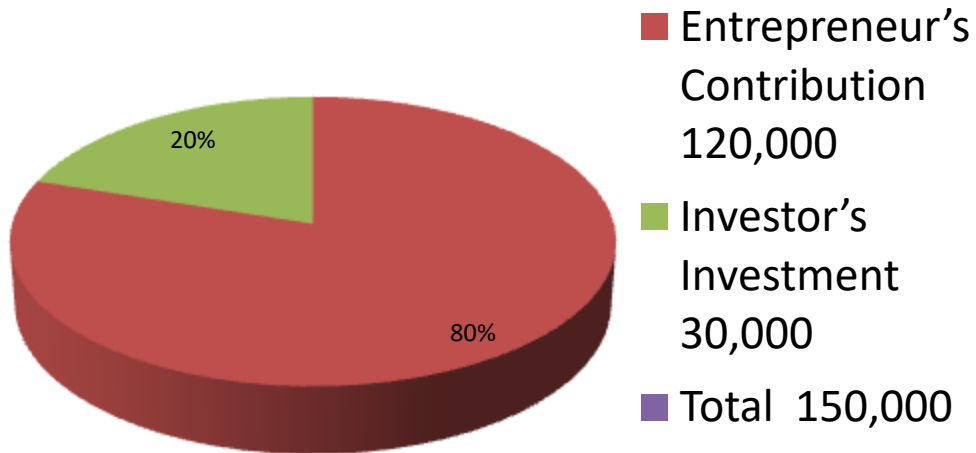
Business Name	:	BORSHA DAIRY FARM
Location	:	Nikipota Nimgachi,Dhumat,Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 120,000/- (from existing business) 84% Required Investment BDT 30,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	400	12,000	72,000
Total Sales (A)	400	12,000	72,000
Less. Variable Expense			
Milk	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	57,600
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		-	0
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)		4,200	50,400
Net Profit (E) [C-D]		6,600	7,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	120,000	30000	150,000
Total	120,000	30000	150,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense	0				
Milk	60	1,800	21,600	22,680	23,814
Total variable Expense (B)	60	1,800	21,600	22,680	23,814
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		0	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		12,000	144,000	153,720	163,926

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	120,000		
1.2	Net Profit	144,000	153,720	163,926
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		222,000	363,720
	Total Cash Inflow	264,000	375,720	527,646
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	222,000	363,720	515,646

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 10 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

