

Proposed NU Business Name: ABDULLA DAIRY FARM



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. SABINA AKTER
Age	:	12-07-1987(30Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 son, 01 daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Charpara, P.O: Dhunat, 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. JHORNA KHATUN
(iii) Father's name	:	MD. LAL MIA PRAMANIK
(iv) GB member's info	:	Branch:Alangi Dhunat, Centre # 33(Female), Member ID: 2514, Group No: 04 Member since: 10-02-2005(13Years) First loan: BDT 5,000 /- Outstanding loan: 16107
Further Information:		
(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	:	05 years experience in running business. She has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-051961
Family's Contact No.	:	01714-951140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JHORNA KHATUN joined Grameen Bank since 13 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

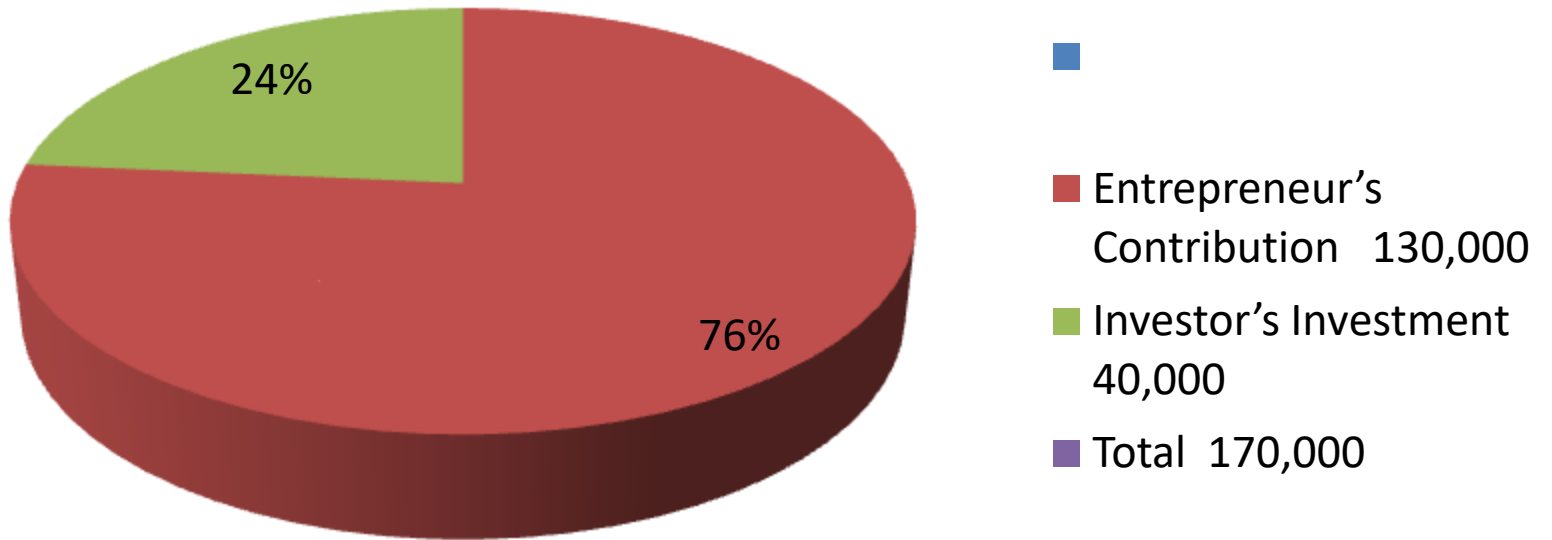
Business Name	:	ABDULLA DAIRY FARM
Location	:	Vill: Charpara, P.O: Dhunat, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 130,000/- (from existing business) 76% Required Investment BDT 40,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 12 ft= 120 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 farm is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	53,996
Net Profit (E) [C-D]		2,700	32,404

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	40,000	0	40,000
Calf	60,000	0	60,000
Haifer	30,000	40,000	70,000
Total	130,000	40,000	170,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense	6600				
Milk	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		7,500	90,000	97,200	104,760
Investment Payback			16,000	16,000	16,000

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	130,000		
1.2	Net Profit	90,000	97,200	104,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		164,000	245,200
	Total Cash Inflow	220,000	261,200	349,960
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Charpara,
Kantanagar,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

