

## Proposed NU Business Name: **BILLAL DAIRY FARM**



Project identification and prepared by: Md. Golam rusul,  
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. BILLAL MIA</b>
Age	:	10-02-1994 (22 Years)
Education, till to date	:	Class Viii
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brothers & 3 Sister
Address	:	Vill: Dingavanga, P.O: Poncosar, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAHANARA BEGUM</b>
(iii) Father's name	:	<b>ABDUL KHALEK</b>
(iv) GB member's info	:	Branch: Poncosar, Centre # 4(Female), Member ID: 1628/1, Group No: 05 Member since: 27-03-1990(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: Nil, Outstanding loan: BDT Nil
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-454025
Mother's Contact No.	:	01992-2753110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHANARA BEGUM** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BILLAL DAIRY FARM</b>
Location	:	Dingavanga, poncosar, Munsigonj
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 340,000/-(from existing business) 77% Required Investment BDT 100,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; gas cylinder, welding machine etc.</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Foridpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

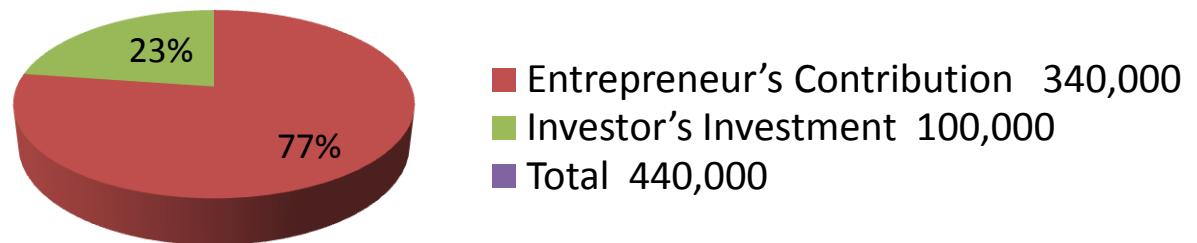
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk	450	13500	162000
<b>Total Sales (A)</b>	450	13500	162000
<b>Less Variable Expense</b>			
Cow feed	100	3000	36000
<b>Total variable Expense (B)</b>	100	3000	36000
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10500	126000
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		5,700	68400
<b>Net Profit (E)= [C-D]</b>		4,800	57600

## Investment Breakdown

Particulars	Existing	Proposed	total;
Cow	300,000	100,000	400000
Calf	40,000		40000
	340,000	100,000	440000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk	600	18000	216000	226800
<b>Total Sales (A)</b>	600	18000	216000	226800
<b>Less Variable Expense</b>				
Feed & Medicine	180	5400	64800	68040
<b>Total variable Expense (B)</b>	100	3000	36000	37800
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000	189000
<b>Less Variable Expense</b>				
Electricity bill		400	4800	5000
Transportation		400	4800	5,000
Salary (self)		5000	60000	60000
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		6,200	74400	75,000
<b>Net Profit (E)= [C-D]</b>		8800	<b>105600</b>	<b>114,000</b>
Investment Payback			<b>60,000</b>	<b>60,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	105,600	114,000
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		45,600
	<b>Total Cash Inflow</b>	205600	159600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	45,600	99600

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













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 তারিখে যে, ৫  
 ২৫/০৭/১৪ তারিখ  
 থেকে প্রায় ১০  
 দিন ২-৩ মিনিট  
 থেকে-২০০৫ মিনিট  
 মিনিট হলে।

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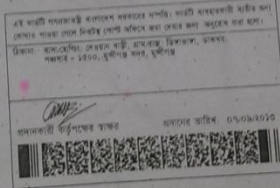
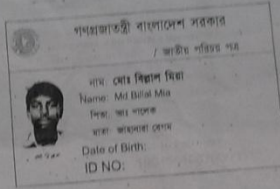
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 জননা ও সুরক্ষা নিবন্ধকের কার্যালয়  
 ইউনিয়ন পরিষদ  
 উপজেলা: মাদার জেলা: পূর্বকোচ বাংলাদেশ

নিবন্ধন নং: ১২৫৩৭০৩০৩০৩০৩০৩  
 ব্যক্তিগত পরিচিতি নং: ১২৫৩৭০৩০৩০৩০৩০৩

নাম: মোঃ বিদ্য  
 জন্ম তারিখ: ২০  
 কথায় (ক্র):  
 জন্ম স্থান: গামা উপজেলা: পূর্বকোচ

পিতার নাম: মোঃ আলী  
 মাতার নাম: মোঃ আলী  
 স্থায়ী ঠিকানা: মাদার

(নিবন্ধকের কার্যালয়ের সীলসহ)



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# FAMILY PICTURE

