

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



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TOFEZ ALLI
Age	:	16-04-1983(33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brother
Address	:	Vill: Tilahary P,O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. SAKEDA BIBI
(iii) Father's name	:	MD. SHULTAN ALLI
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 6 (Female), Member ID: 7979, Group No: 11 Member since: 11-09-2009(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 92,000 Outstanding loan: 40,425/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-735270
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAKEDA BIBI joined Grameen Bank since 7 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	:	TOFEZ DAIRY FARM
Location	:	Tilahari,Keshorhat , Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 8 ft= 80 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Milk item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from . ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Item	400	12,000	1,44,000
Total Sales (A)	400	12,000	1,44,000
Less. Variable Expense			
Milk Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent			
Electricity Bill		200	2,400
Mobile Bill			
Salary (self)		4,000	48,000
Guard			
Transportation		300	3,600
Food		4,000	48,000
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Austrolian Cros	1	60000	60,000	1	50000	50,000	1,10,000
Deshi Cow	2	45000	90,000	-	-	-	90,000
Total	3		1,50,000	1		50,000	2,00,000

Source of Finance

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk Item	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Milk Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		4,000	48,000	48,000	48,000
Transportation		500	6,000	6,500	7,000
Entertainment					
Salary (staff)					
Food		5,000	60,000	62,000	65,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,100	1,21,200	1,24,700	1,29,200
Net Profit (E) [C-D]		7,900	94,800	1,02,100	1,08,940
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	94,800	1,02,100	1,08,940
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		74,800	1,56,900
	Total Cash Inflow	1,44,800	1,76,900	2,65,840
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	74,800	1,56,900	2,45,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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

