

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



Project identification and prepared by: Md Majnu Hossen, ,
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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MD. ABUL MOMEN |
| Age | : | 21-06-1988(29 Years) |
| Education, till to date | : | Classe 9 |
| Marital status | : | Married |
| Children | : | |
| No. of siblings: | : | 2 Bother |
| Address | : | Vill:Khamarkandi ,P.O: Khamarkandi ,P.S: Sherpur, 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 | : | |
| (iii) Father's name | : | MST.MAZIDA KHATUN |
| (iv) GB member's info | : | MD.SHAKANDAR ALI Branch:Mirjapur ,Sherpur, Centre # 49 (Female), Member ID: 3729, Group No: 04 Member since:12-03-2012(05 Year) |
| Further Information: | : | First loan: BDT 10,000/- |
| (v) Who pays GB loan installment | : | Existing Loan: BDT 30,000, Outstanding loan: BDT NILL |
| (vi) Mobile lady | : | Father |
| (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 Not training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01787-958514 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MAZIDA KHATUN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | TASKIN DAIRY FARM |
| Location | : | Kamarkandi ,Sherpur. |
| Total Investment in BDT | : | BDT 310,000/- |
| Financing | : | Self BDT 240,000/-(from existing business) 77% Required Investment BDT 70,000/-(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 20 ft x 20 ft=400 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months. |

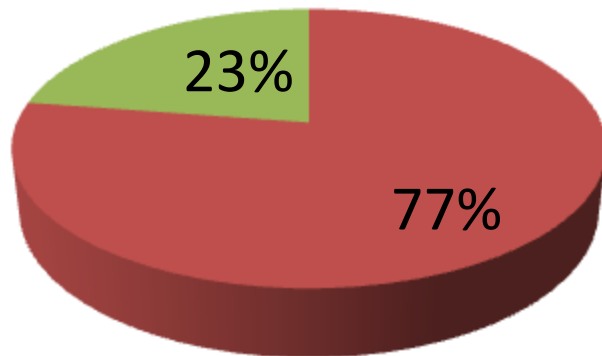
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Millk | 500 | 15,000 | 180,000 |
| Total Sales (A) | 500 | 15,000 | 180,000 |
| Less. Variable Expense | | | |
| Millk | 100 | 3,000 | 36,000 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 4,000 | 48,000 |
| Entertainment | | 200 | 2,400 |
| Guard | | 4,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 8,900 | 106,800 |
| Net Profit (E) [C-D] | | 3,100 | 37,200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|--------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Corrs Cow | 2 | 80,000 | 160,000 | 1 | 70,000 | 70,000 | 230,000 |
| Samll Cow | 2 | 40,000 | 80,000 | | | | 80,000 |
| Total | 4 | | 240,000 | 1 | | 70000 | 310,000 |

Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 70,000

■ Total 310,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Millk | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Total Sales (A) | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Less. Variable Expense | | | | | |
| Millk | 160 | 4,800 | 57,600 | 60,480 | 63,504 |
| Total variable Expense (B) | 160 | 4,800 | 57,600 | 60,480 | 63,504 |
| Contribution Margin (CM) [C=(A-B)] | 640 | 19,200 | 230,400 | 241,920 | 254,016 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Transportation | | 300 | 3,600 | 3,600 | 3,600 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Guard | | 4000 | 48,000 | 48,000 | 48,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Total fixed Cost (D) | | 9,000 | 108,000 | 108,000 | 108,000 |
| Net Profit (E) [C-D] | | 10,200 | 122,400 | 133,920 | 146,016 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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

| SI # | <i>Particulars</i> | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 122,400 | 133,920 | 146,016 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 94,400 | 200,320 |
| | Total Cash Inflow | 192,400 | 228,320 | 346,336 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |
| | Total Cash Outflow | 98,000 | 28,000 | 28,000 |
| 3 | Net Cash Surplus | 94,400 | 200,320 | 318,336 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 06 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

