

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



Project identification and prepared By Md. Kabir Laksam

Godagari, Rajshahi 1

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md. Yousuf Ali</b>
Age	:	06/04/1989(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brothers
Address	:	Vill: Narayanpur Bari P.O Digram Bari:, P.S:Godagari, Dist: Rajshahi
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>Ms. Josnara Begum</b>
(iii) Father's name	:	<b>Md. A. Salam</b>
(iv) GB member's info	:	Branch :Mohonpur,Goda Gari, Centre #27/(Female), Member ID: 2388,Group No: 03 Member since:15/11/2005(11years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan:34700
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	4 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712414715
Mother's Contact No.	:	01766302910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Josnara Begum** joined Grameen Bank since 11 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>: YOUSUF DAIRY FARM</b>
Location	:	Mohishal Bari,Godagari,Rajshahi
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 6ft=60 Square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like dairy Items.</li> <li>▪Average 70% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 4 employees.</li> <li>▪The shop is owned</li> <li>▪Collects goods from Rajshahi</li> <li>▪Agreed grace period is 3 months.</li> </ul>

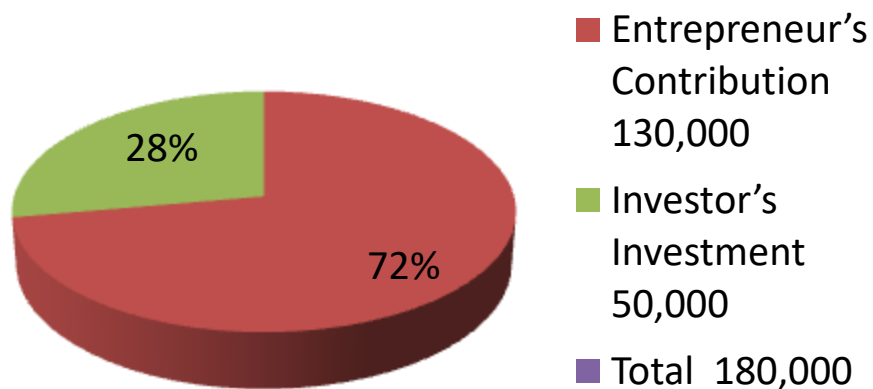
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Dairy Item	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less. Variable Expense</b>			
Dairy Item	60	1800	21600
<b>Total variable Expense (B)</b>	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7200</b>	<b>86400</b>
<b>Less. Fixed Expense</b>			
Rent			
Electric Bill		100	6000
Transportation		500	2400
Salary (self)		4000	48000
Salary (staff)			0
Guard			0
Entertainment			01200
Generator			0
Mobile		100	2400
<b>Total fixed Cost (D)</b>		4700	58800
<b>Net Profit (E) [C-D]</b>		2500	30000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50000				50000
Ox	1	50000	50000				50000
Ox Calf	1	30000	30000				30000
Calf				2	25	50000	50000
<b>Total</b>			130000			50000	180000

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Dairy Item	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense					
Dairy Item	120	3600	43200	45360	47628
Total variable Expense (B)	120	3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)]	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
Less. Fixed Expense					
Rent					
Electric Bill		300	3600	3780	3969
Transportation		800	9600	10080	10584
Salary (self)		4000	48000	50400	52920
Salary(staff)			0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment			0	0	0
Mobile		500	6000	6300	6615
Total fixed Expenses		5600	67200	70560	74088
Net Profit (E) [C-D]		8800	105600	110880	116424
Investment Payback			20000	20000	20000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	105600	110880	116424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85600	176480
	Total Cash Inflow	155600	196480	292904
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	85600	176480	272904

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 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













মোঃ সা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ ইউসুফ আলী

Name: Md. Yousof Ali

# FAMILY PICTURE

