

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



Project identification and prepared by: Md . Mizanur Rahman,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HELLAL PRAMANIK
Age	:	15-03-1984 (32Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	01 Son,01 Daughter
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.BEGUNI KHATUN
(iii) Houseband's name	:	MD.ALEP ALI PRAMANIK
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 11(Female), Member ID:2672/1, Group No: 07 Member since: 05-03-2009 (05Years) First loan: BDT 5,000 /-
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NILL
(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	:	05 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.	:	01743-943089
Father's Contact No.	:	01626-588049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.BEGUNI KHATUN joined Grameen Bank since 05 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	:	HELAL DAIRY FARM
Location	:	Pachim Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 80 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

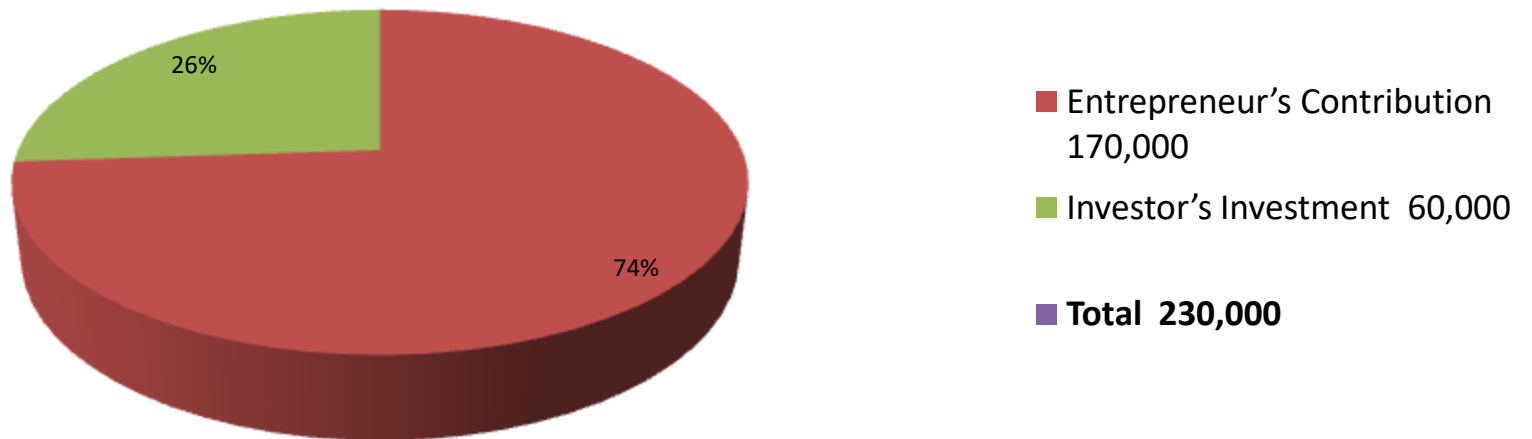
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	70000	140,000	1	60,000	60,000	200,000
Bokna	1	30000	30,000	0	0	0	30,000
Total	3	0	170000	1	60000	60000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk production	600	18,000	216,000	226,800
Total Sales (A)	600	18,000	216,000	226,800
Less. Variable Expense				
Milk production	300	9,000	108,000	113,400
Total variable Expense (B)	300	9,000	108,000	113,400
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400
Less. Fixed Expense				
Electricity Bill		100	1,200	1,200
Salary (self)		4,000	48,000	48,000
Mobile Bill		300	3,600	3,600
Total fixed Cost (D)		4,400	52,800	52,800
Net Profit (E) [C-D]		4,600	55,200	60,600
Investment Payback			36,000	36,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	55,200	60,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		19,200
	Total Cash Inflow	115,200	79,800
	2 Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	19,200	43,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Pachim Mohishaban,
Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

