

## Proposed NU Business Name: **MS KOHINUR DAIRY FARM**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: Md. Mozaharul Islam



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

Name	:	<b>MD.SHOHAG HOSSEN</b>
Age	:	11-03-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmrried
Children	:	Null
No. of siblings:	:	02 Bothers & 02 Sisters
Address	:	Vill: Kusumbi, P.O: Adomdighi,Thana: Adomdighi,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	:	<b>MST. KOHINUR BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUR RAJJAK</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 43 (Female), Member ID: 3193, Group No: 03 Member since: 01-01-1991 (10Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 20,000, 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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-760355
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOHINUR BEGUM** joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S KOHINUR DAIRY FIRM</b>
Location	:	Kusumbi,Adomdighi,Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

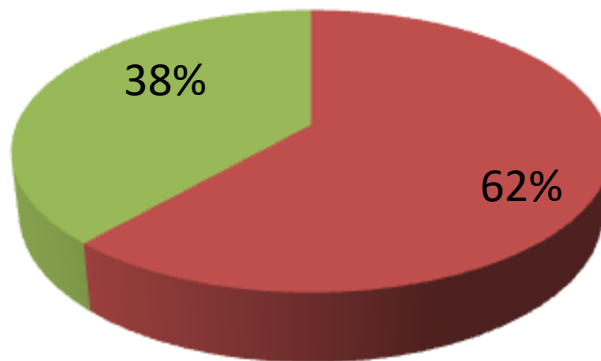
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	400	12000	144000
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
	80	2400	28800
<b>Total variable Expense (B)</b>	80	2400	28800
<b>Contribution Margin (CM) [C=(A-B)]</b>	320	9600	115200
<b>Less Variable Expense</b>			
Electricity bill		400	4800
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		5,900	70800
<b>Net Profit (E)= [C-D]</b>		3,700	44400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Cow(Australian)	2	40,000	80000	1	50,000	50000	130000
Calf	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>0</b>	<b>80,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>130000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>				0	0
	120	3600	43200	45360	47628
<b>Total variable Expense (B)</b>	120	3600	43200	45360	47628
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	14400	172800	181440	190512
<b>Less Variable Expense</b>				0	0
Electricity bill		400	4800	5040	5292
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		6,200	74400	78120	82026
<b>Net Profit (E)= [C-D]</b>		8,200	98400	103320	108486
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	98400	103320	108486
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78,400	161,720
	<b>Total Cash Inflow</b>	<b>148,400</b>	<b>181,720</b>	<b>270,206</b>
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	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
3	<b>Net Cash Surplus</b>	<b>78,400</b>	<b>161720</b>	<b>250206</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kusumbi,Adomdighi,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

