

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHAIRUL ISLAM
Age	:	15-02-1997 (20Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Sister .
Address	:	Vill: Mohasthan Probopara P.O Mohasthan P.S: Shibgong, 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.PARUL BEGUM
(iii) Father's name	:	MD. TOTA MIA
(iv) GB member's info	:	Branch: Gokul, Bogra, Centre # 72(Female), Member ID:8585, Group No: 02 Member since: 10-02-2005 (12 Years) First loan: BDT 5000 /- Existing Loan: BDT 30,000/- Outstanding loan: 31960
Further Information:		
(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.	:	01733-147329
Father's Contact No.	:	01713-741176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan,Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.PARUL BEGUM joined Grameen Bank since 12 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	:	PARUL DAIRY FARM
Location	:	: Mohasthanprobopara, Shibgong, Bogra.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 12 ft= 120 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.

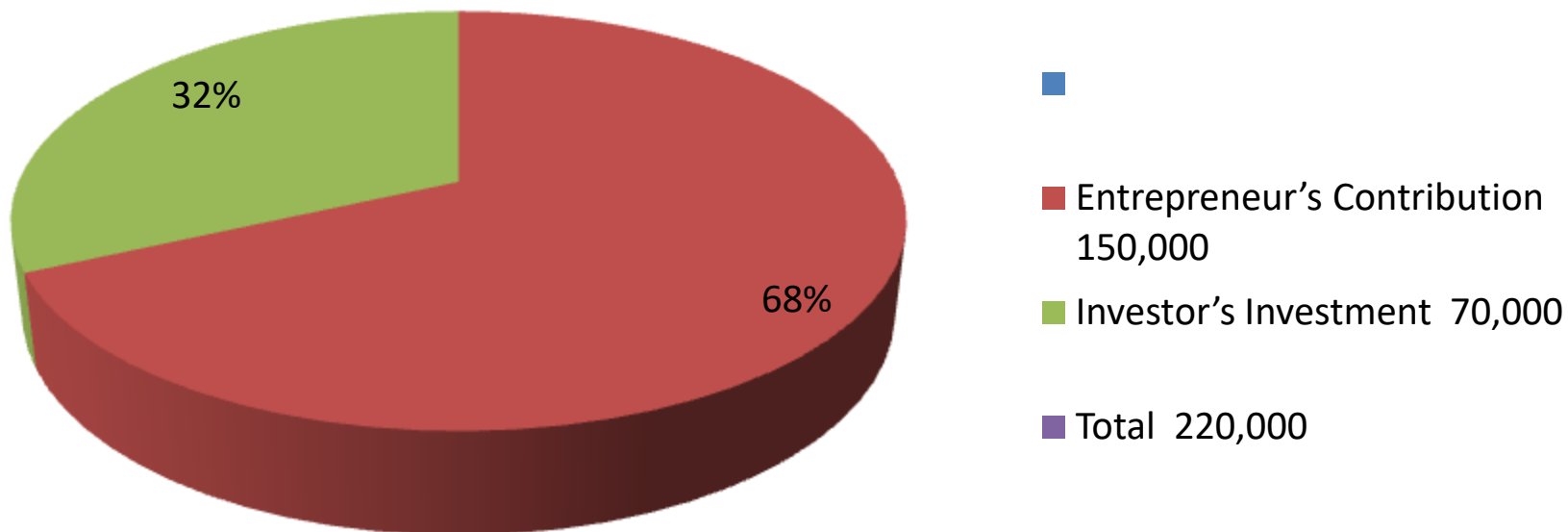
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production cost	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		200	2,400
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	120000	120,000	1	70,000	70,000	190,000
Bokna	1	30000	30,000	0	0	0	30,000
Total	2	0	150000	1	70000	70000	220000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production cost	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
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
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		4,200	50,400	55,800	61,470
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	50,400	55,800	61,470
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		22,400	50,200
	Total Cash Inflow	120,400	78,200	111,670
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
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	22,400	50,200	83,670

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; Mohasthan purbopara,
Shibgong, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

