

Proposed NU Business Name: **M/S DUI VHAI DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen, ,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKTAR HOSEN
Age	:	26-12-1995(22 Years)
Education, till to date	:	B,B,A 3 rd year
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill:Vadra,P.O:Mirjapur,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	:	ANJUMNAWARA
(iv) GB member's info	:	NURUL ISLAM Branch:Mirjapur,Sherpur,Centre # 81(Female), Member ID: 8943, Group No: 08 Member since:12-03-2005(07 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-867298
Mother's Contact No.	:	01738-033371
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANJUMNAWARA joined Grameen Bank since 07 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	:	M/S DUI VHAI DAIRY FARM
Location	:	Vadra, Mirjapur, Sherpur.
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 195,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 12 ft = 360 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milks .▪ 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.

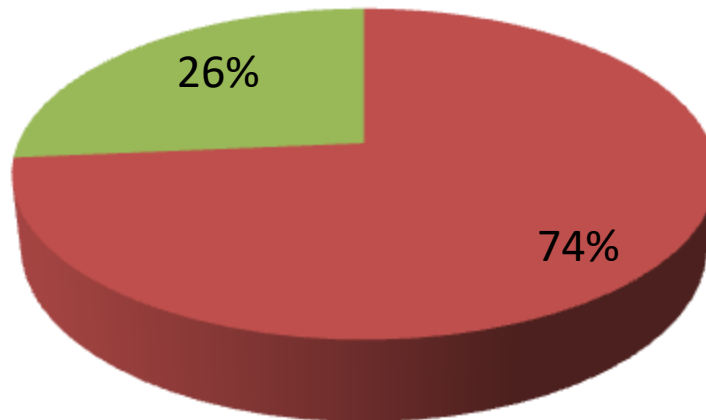
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milks	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Feed & Medicine	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		100	1,200
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		3,000	36,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Dhasi)	3	40,000	120,000	1	70,000	70,000	190,000
Small Cow	3	25,000	75,000				75,000
Total	6		195,000	1		70,000	265,000

Source of Finance



- Entrepreneur's Contribution
195,000
- Investor's Investment
70,000
- Total 265,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milks	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Feed & Medicine	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		3000	36,000	36,000	36,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,700	92,400	92,400	92,400
Net Profit (E) [C-D]		16,300	195,600	210,000	225,120
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	195,600	210,000	225,120
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	153,600	321,600
	Total Cash Inflow	265,600	363,600	546,720
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	112,000	28,000	28,000
3	Net Cash Surplus	153,600	321,600	504,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 5 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

