

Proposed NU Business Name: **ANOWARA SHEIKH DAIRY FARM**



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



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MINHAZ-UZ-SIRAJ
Age	:	15-12-1992 (24 Years)
Education, till to date	:	L L B (1 ST year)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Sisters
Address	:	Vill: Boroi dighi P.O Ranirhat P.S: Shahjahanpur, 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	:	MST. ANOWARA BIBI <input type="checkbox"/>
(iii) Father's name	:	MD. SHEIKH FARID
(iv) GB member's info	:	Branch: Ashekpur Shahjahanpur, Centre # 29(Female), Member ID:3177/1, Group No: 02 Member since: 08-03-2010 (06 Years) First loan: BDT 5,000 /- Outstanding loan: Nil
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.	:	01706-036532
Father's Contact No.	:	01624-252024
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA joined Grameen Bank since 06 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	:	ANOWARA SHEIKH DAIRY FARM
Location	:	Boiradighi,Ranirhat,Shahjahanpur,Bogra.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 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.

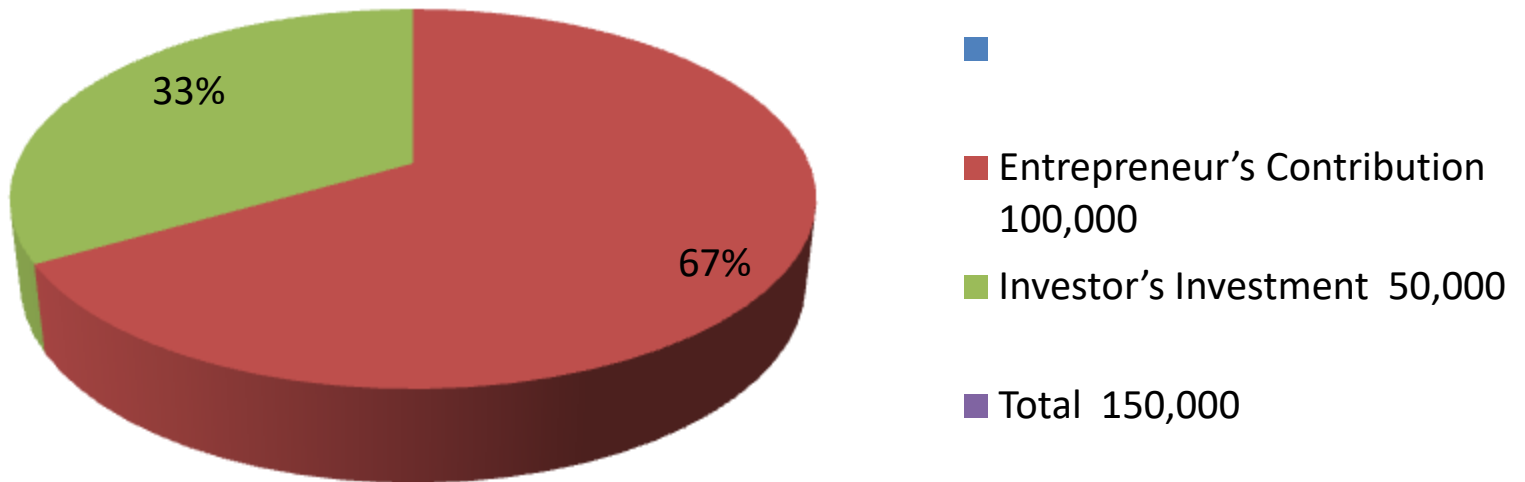
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow sales	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk Product cost	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	50,000	50,000	110,000
Heifer	2	20000	40,000	0	0	0	40,000
Total	3	0	100000	1	50000	50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cow sales	2,667	80,010	960,120	1,008,126	1,058,532
Total Sales (A)	2,667	80,010	960,120	1,008,126	1,058,532
Less. Variable Expense					
Production cost	2,134	64,020	768,240	806,652	846,985
Total variable Expense (B)	2,134	64,020	768,240	806,652	846,985
Contribution Margin (CM) [C=(A-B)]	533	15,990	191,880	201,474	211,548
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		11,390	136,680	146,274	156,348
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	136,680	146,274	156,348
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,680	242,954
	Total Cash Inflow	186,680	262,954	399,302
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	116,680	242,954	379,302

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: Boiradighi,Ranirhat,
Shahjahanpur,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

