

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



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD.BULBUL ALI |
| Age | : | 05/06/1989(27 Years) |
| Education, till to date | : | VI PASS. |
| Marital status | : | Married |
| Children | : | 1 SON. |
| No. of siblings: | : | 3 Brothers. |
| Address | : | Vill: KOIRA, P.O: Hat-godagari, P.S:paba, Dist: Rajshahi |
| 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. JOBURA BEGUM. |
| (iii) Father's name | : | MD. ABDUR RASID . |
| (iv) GB member's info | : | Branch: parila paba, Centre # 1(Female), Member ID: 1017/1, Group No: 02 Member since:2000 to 2015. 15 YEARS First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 19500. Outstanding loan:NO. |
| (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 | : | 3 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | Business. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01786938213. |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOBURA BEGUM joined Grameen Bank since 15 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

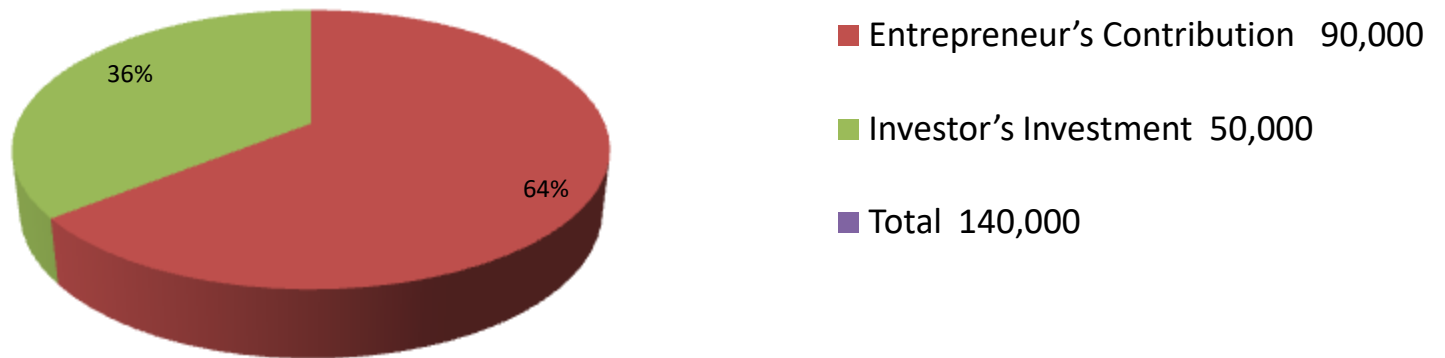
| | | |
|---------------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | BULBUL DAIRY FARM |
| Location | : | koira,. |
| Total Investment in BDT | : | BDT 140000/- |
| Financing | : | Self BDT 90000/-(from existing business) 20% Required Investment BDT 50000/-(as equity)80% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 20 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 Cow.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months. |

| Existing Business (BDT) | | | |
|-------------------------------------------|--------------|------------------|---------------|
| Particular | Daily | 3 Monthly | Yearly |
| Revenue (sales) | | | |
| Cow sales | | 140000 | 560000 |
| Total Sales (A) | | 140000 | 560000 |
| Less. Variable Expense | | | |
| Cow sales | | 119000 | 476000 |
| Total variable Expense (B) | | 119000 | 476000 |
| Contribution Margin (CM) [C=(A-B)] | | 21000 | 84000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | 600 | 2400 |
| Mobile Bill | | 600 | 2400 |
| Salary (self) | | 12000 | 48,000 |
| Guard | | | 0 |
| Transportation | | 900 | 3600 |
| Entertainment | | 600 | 2400 |
| Salary (staff) | | 0 | 0 |
| Bank service Charge | | | 0 |
| Total fixed Cost (D) | | 14700 | 58800 |
| Net Profit (E) [C-D] | | 6300 | 25200 |

Investment Breakdown

| Particulars | Existing | Proposed | Total |
|----------------------|----------|----------|--------|
| Cow | 90000 | | 90000 |
| Feed and calf of cow | | 50000 | 50000 |
| | | | |
| | 90000 | 50,000 | 140000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|------------------------------------------|-------|-----------|----------|----------|----------|
| Particular | Daily | 3 Monthly | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Cow sales | 0 | 180000 | 720000 | 756000 | 793800 |
| Total Sales (A) | 0 | 180000 | 720000 | 756000 | 793800 |
| Less. Variable Expense | | | | | 0 |
| Cow sales | 0 | 153000 | 612000 | 642600 | 674730 |
| Total variable Expense (B) | 0 | 153000 | 612000 | 642600 | 674730 |
| Contribution Margin (CM) [C=(A-B) | 0 | 27000 | 108000 | 113400 | 119070 |
| Less. Fixed Expense | | | | | |
| Rent | | | | | |
| Electricity Bill | | 600 | 2400 | 2400 | 2400 |
| Mobile Bill | | 600 | 2400 | 2400 | 2400 |
| Salary (self) | | 12000 | 48,000 | 48000 | 48000 |
| Transportation | | 900 | 3600 | 3600 | 3600 |
| Entertainment | | 600 | 2400 | 2400 | 2500 |
| Salary (staff) | | | | | |
| Security Gard | | 0 | 0 | | |
| Bank service Charge | | | | | |
| Total Fixed Cost | | 14700 | 58800 | 58800 | 58900 |
| Net Profit (E) [C-D) | | 12300 | 49200 | 54600 | 60170 |
| Investment Payback | | | 20000 | 20000 | 20000 |

Cash flow projection on business plan (rec. & Pay

| <i>Sl #</i> | <i>Particulars</i> | <i>1st year</i> | <i>2nd year</i> | <i>3rd year</i> |
|-------------|---------------------------------------------------|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 49200 | 54600 | 60170 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 29200 | 63800 |
| | Total Cash Inflow | 99,200 | 83800 | 123970 |
| 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 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 29,200 | 63800 | 103970 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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; -Koirā.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

