

## Proposed NU Business Name: **ZISAN BABU DAIRY FARM**



Project prepared by : Md Anwar Hossain Sorker ,  
Mohasthan unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MOST. JOLY BEGUM</b>
Age	:	04-09-1990(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Ramshore P.O: Gokul P.S: Bogra shadar 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>MOST MOZIRON BEGUM</b>
(iii) Husband's name	:	<b>MD. RAYHAN ALI MONDOL</b>
(iv) GB member's info	:	Branch: Gokul, Bogra , Centre # 04(Female), Member ID: 2602 Group No: 07 Member since: 25-07-1990(13 years) First loan: BDT 10000 -
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 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	:	03 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787842285
Mother's Contact No.	:	01710453252
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST MOZIRON BEGUM** joined Grameen Bank since 13 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	:	<b>ZISAN BABU DAIRY FARM</b>
Location	:	Palashbari, chadmohahat Bogra.
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 310,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 12 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Milk sales.</li><li>▪Average gain on 80% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Mohasthan Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

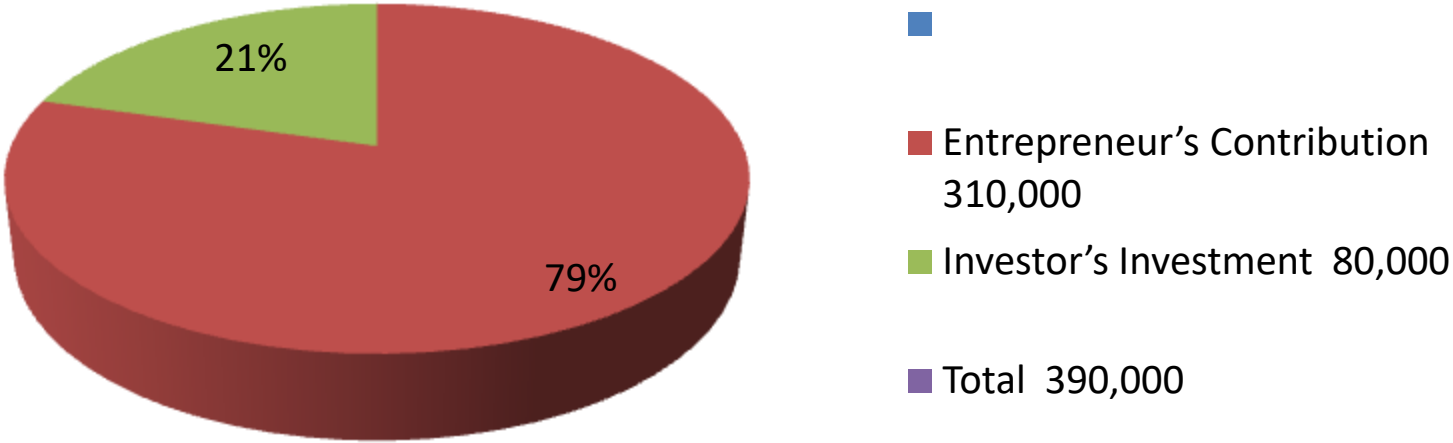
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Production cost	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>1,100</b>	<b>13,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	3	80000	240,000	1	80,000	80,000	320,000
Calf	2	35000	70,000	0	400	0	70,000
Total	<b>0</b>		<b>310,000</b>	<b>0</b>		<b>80,000</b>	<b>390,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
Production cost	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>	<b>73,200</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,500</b>	<b>42,000</b>	<b>47,760</b>	<b>53,808</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	42,000	47,760	53,808
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		10,000	25,760
	<b>Total Cash Inflow</b>	<b>122,000</b>	<b>57,760</b>	<b>79,568</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>10,000</b>	<b>25,760</b>	<b>47,568</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience; Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Gokul, Gokul,Bogra shadar,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













