

## Proposed NU Business Name: **NARJU DAIRY FARM**



Project identification and prepared by: Most.Monjuara  
Khatun, Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. SAJU MIYA</b>
Age	:	02/09/1994 (23 years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Polashbari( tarapara) , P.O:Chadmuhahat, P.S:Bogra Shadar, Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. NARJU BEGUM</b>
(iii)Father's name	:	<b>MD.AZAHAR ALI</b>
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 36 (Female), Member ID:9175, Group No: 11 Member since: 03/02/ 1996( 21Years) First loan: BDT 5,000/- Existing Loan: BDT 25,000/- Outstanding loan: BDT 6728/-
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	:	03 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01701-554551
Family's Contact No.	:	01823-377207
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NARJU BEGUM** joined Grameen Bank since 21years ago. At first she took BDT 5,000 Loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.



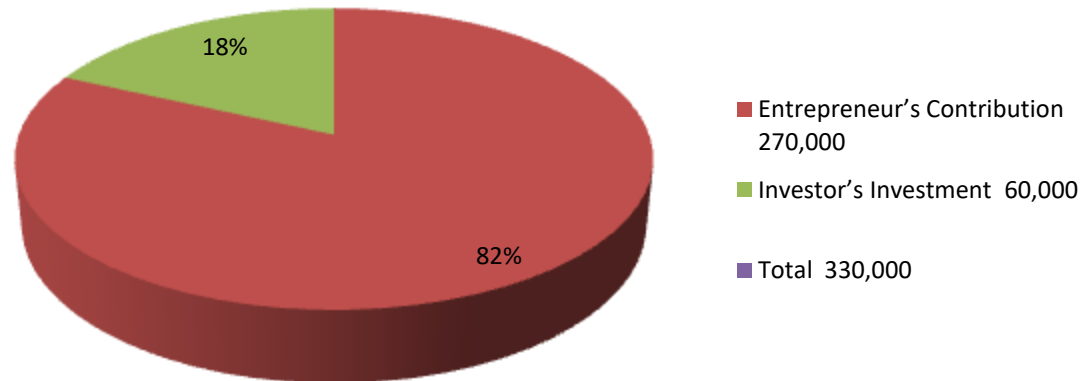
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>380</b>	<b>11,400</b>	<b>136,800</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Deshi Cow	1	70000	70,000	1	80000	80,000	150,000
Foreign Cow	1	120000	120,000	0	0	0	120,000
Deshi Calf	1	40000	40,000	0	0	0	40,000
Foreign Calf	1	40000	40,000	0	0	0	40,000
<b>Total</b>	<b>4</b>	<b>270000</b>	<b>270,000</b>	<b>1</b>	<b>80,000</b>	<b>80,000</b>	<b>350,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>310,000</b>	<b>323,500</b>	<b>337,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>238,000</b>	<b>247,900</b>	<b>258,295</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>170,800</b>	<b>179,900</b>	<b>189,295</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	170,800	179,900	189,295
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,800	302,700
	<b>Total Cash Inflow</b>	<b>230,800</b>	<b>326,700</b>	<b>491,995</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,800</b>	<b>302,700</b>	<b>467,995</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

