

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



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



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHARIFUL ISLAM
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:Sondhabari P.O Gabtoli P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ROWSON ARA BEGUM
(iii) Father's name	:	MD. ABDUL HAMID AKONDO
(iv) GB member's info	:	Branch:Gabtoli,Centre # 23 (Female), Member ID:3291, Group No: 06 Member since: 03-11-2002 (15 Years) First loan: BDT 2,000 /- Outstanding loan: 8658/-
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	:	01 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.	:	01842-387515
Father's Contact No.	:	01748-785734
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROWSON ARA BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON DAIRY FARM
Location	:	Sondhabari,Gabtali,Bogra.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/- (from existing business) 50% Required Investment BDT 40,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 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.

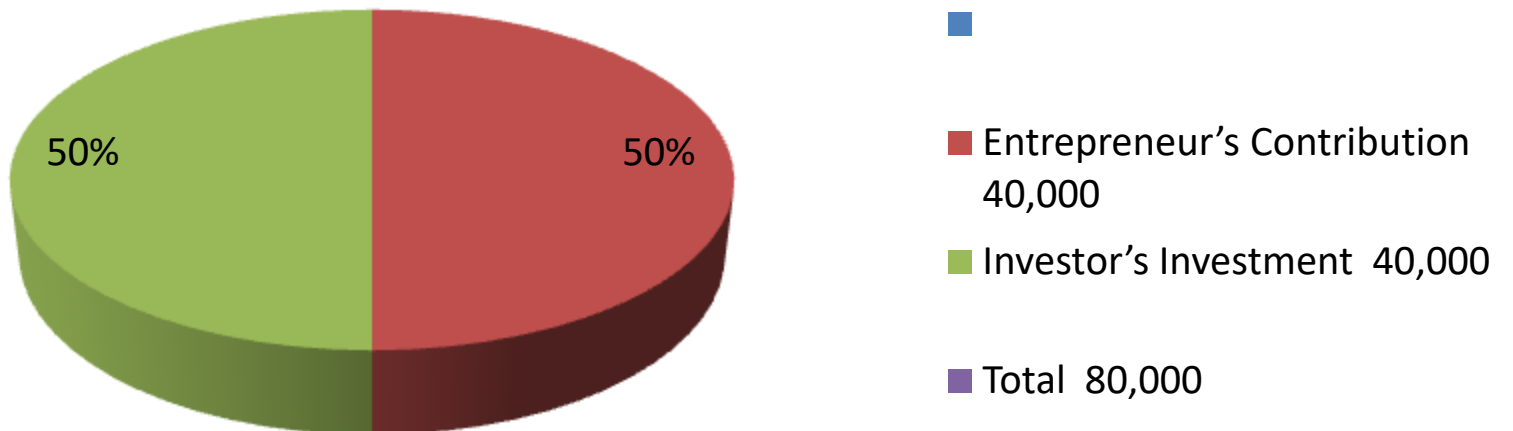
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	320	9,600	115,200
Total Sales (A)	320	9,600	115,200
Less. Variable Expense			
Cost	64	1,920	23,040
Total variable Expense (B)	64	1,920	23,040
Contribution Margin (CM) [C=(A-B)]	256	7,680	92,160
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
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)		4,400	52,800
Net Profit (E) [C-D]		3,280	39,360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	40,000	40,000	1	40,000	40,000	80,000
Total	0	0	40,000	0	0	40,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	480	14,400	172,800	181,440	190,512
Total Sales (A)	480	14,400	172,800	181,440	190,512
Less. Variable Expense					
Milk Product cost	96	2,880	34,560	36,288	38,102
Total variable Expense (B)	96	2,880	34,560	36,288	38,102
Contribution Margin (CM) [C=(A-B)]	384	11,520	138,240	145,152	152,410
House rant		-	0	0	0
Electricity Bill		-	0	0	0
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		7,120	85,440	92,352	99,610
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	85,440	92,352	99,610
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		69,440	145,792
	Total Cash Inflow	125,440	161,792	245,402
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	69,440	145,792	229,402

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Sondhabari,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

