

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



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Project verified by: Md. Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SUMON KUMAR GHOSH</b>
Age	:	08/01/1992 (26 Year)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 SON
No. of siblings:	:	01 Brother
Address	:	Vill: Alangi , P.O: Alangi , P.S: Dhunat , 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	:	<b>SUKUMARI GHOSH</b>
(iii) Father's name	:	<b>AMUL KUMAR GHOSH</b>
(iv) GB member's info	:	Branch:Alangi , Centre # 37 (Female), Member ID:2533/1,Group No: 01 Member since:20 / 01 /2001 ( 15 Years) First loan: BDT 3000 /- Existing Loan: BDT 30000 /- Outstanding loan: BDT -9865/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. 10 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.	:	01715419282
Family's Contact No.	:	01733195030
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUKUMARI GHOSH** joined Grameen Bank since 15 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI DAIRY FARM</b>
Location	:	Alangi , Dhunat, Bogra
Total Investment in BDT	:	BDT 750000 /-
Financing	:	Self BDT 700000 /- (from existing business) 93 % Required Investment BDT 50000 /- (as equity) 7 %
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	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow .</li><li>▪Average 80 % gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund 01labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

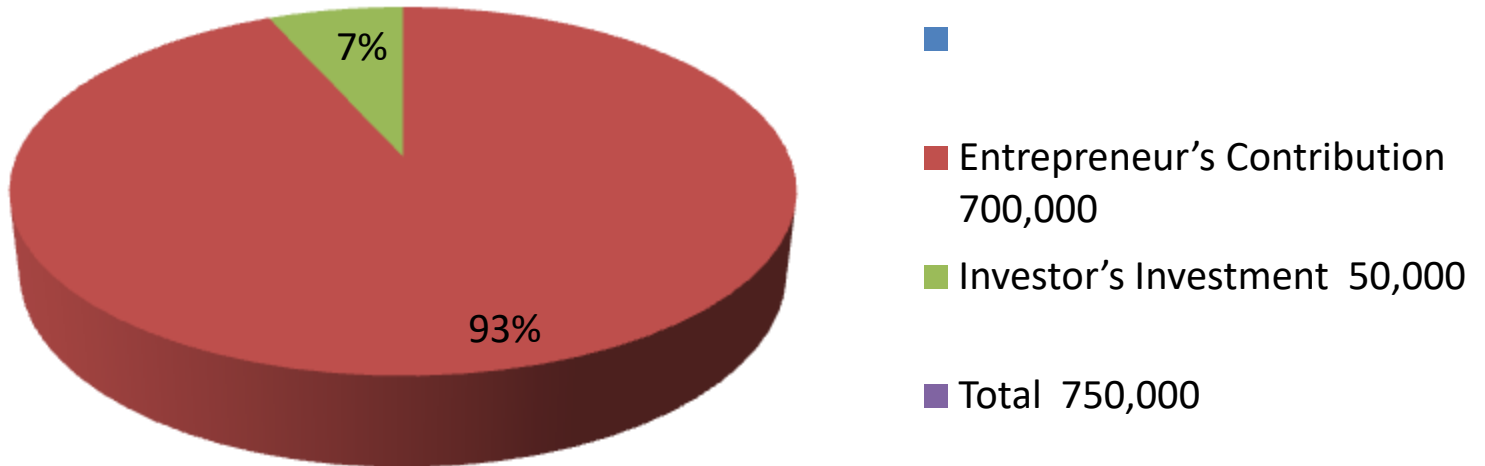
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Production cost	160	4,800	57,600
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		-	0
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>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>13,600</b>	<b>163,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	5	100000	500,000	1	50,000	50,000	550,000
Calf	4	50000	200,000	0	5,000	0	200,000
Total	<b>0</b>		<b>700,000</b>	<b>0</b>		<b>50,000</b>	<b>750,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Purchase cost	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>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		-	0	0	-
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>5,600</b>	<b>67,200</b>	<b>67,200</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,400</b>	<b>220,800</b>	<b>235,200</b>	<b>250,320</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	220,800	235,200	250,320
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		200,800	416,000
	<b>Total Cash Inflow</b>	<b>270,800</b>	<b>436,000</b>	<b>666,320</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>200,800</b>	<b>416,000</b>	<b>646,320</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Alangi , Dhunat, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

