

Proposed NU Business Name: M/S VAI BON DAIRY FARM



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Ainul Islam
Age	:	01-01-1997 (20 Years)
Education, till to date	:	B.A (On Going)
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Koalikandi ,P.O: Korpur.P.S: Sonatala 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	:	Most. Anjuara Begum
(iii) Father's name	:	Md. Abdus Samad
(iv) GB member's info	:	Branch: Digdair.Sonatala Centre # 51(Female), Member ID: 5068, Group No: 01 Member since: 30-04-2012 (05Years) First loan: BDT 20,000/- Existing Loan: BDT 30,000/-, Outstanding loan: BDT 10,200
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	:	05 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.	:	01751-058620
Mother's Contact No.	:	01745-176518
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Anjuara Begum joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S VAI BON DAIRY FARM
Location	:	Koalikandi,Korpur,Sonatala,Bogra.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 150,000/-(from existing business) 83% Required Investment BDT 30,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪None employee will be appointed.▪The shop is own▪Collects goods from Korpur Bazer, Bogra▪Agreed grace period is 3 months.

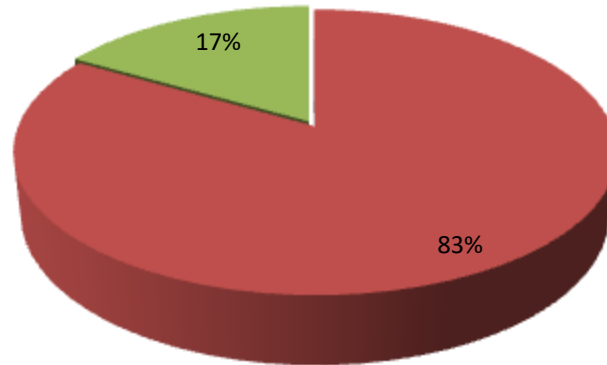
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,100	37,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	30,000	30,000	80,000
Bokna	1	30000	30,000	0	0	0	30,000
Bull	1	50000	50,000	0	0	0	50,000
Calve	1	20000	20,000			0	20,000
Total	4	150000	150000	3	30000	30000	180000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 30,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	550	16,500	198,000	207,900	218,295
Total Sales (A)	550	16,500	198,000	207,900	218,295
Less. Variable Expense					
Milk production	110	3,300	39,600	41,580	43,659
Total variable Expense (B)	110	3,300	39,600	41,580	43,659
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400	166,320	174,636
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D)		7,900	94,800	102,720	111,036
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	94,800	102,720	111,036
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		78,800	165,520
	Total Cash Inflow	144,800	181,520	276,556
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	66,000	16,000	16,000
3	Net Cash Surplus	78,800	165,520	260,556

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

