

Proposed NU Business Name: IDEAL DAIRY FARM



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KERANIGONJ UNIT

Project verified by: MD. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMOL RAJ BONSE
Age	:	20-11-1999 (18Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill::Nayapara P.O ;Rouhipur P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJ BONGSHI
(iii) Father's name	:	CHATTO RAJ BONGSHI
(iv) GB member's info	:	Branc Kolatia Centre # 49/M (Female), Member ID: 1518/2, Group No:09 Member since:04-07-1994-2004 (10 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nill
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 & Skill Own Business and Training Info	:	05years of business 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.	:	01876383814
Family's Contact No.	:	01884688080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RETA RANI joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

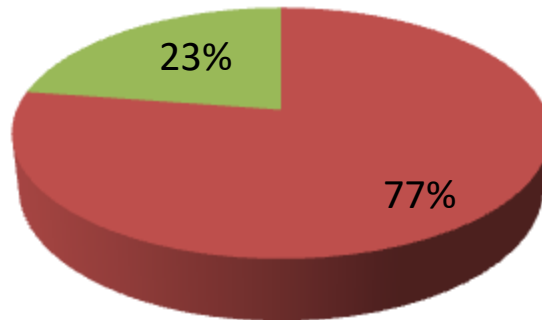
Proposed Nobin Udyokta Business Info

Business Name	:	IDEAL DAIRY FARM
Location	:	NAYAPARA ROUTHIPUR KARANIGONJ,DHAKA
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 77 % Required Investment BDT 70,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Milk Items etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Milk Production Cost	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5900	70800
Net Profit (E)= [C-D]		9100	109200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	02	10000	200000	Cow	01	70000	70000	270000
Culf	01	40000	40000					40000
Total			240000				70000	310000



- Entrepreneur's Contribution
240,000
- Investor's Investment 70,000
- Total 310,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnuce (Sale)					
Milk	1500	45000	540000	567000	595350
	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Milk Production Cost	1000	30000	360000	378000	396900
Total Variable Expense	1000	30000	360000	378000	396900
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6300	75600	76240	76892
Net Profit (E)= [C-D]		8700	104400	109620	115101
Investment Pay Back			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	104,400	109,620	115,101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76400	81620
	Total Cash Inflow	174,400	109,620	196,721
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	76,400	81,620	168,721

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nayapara Ruthipur Keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





