

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

Project identification and prepared by: Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>MASUM BILLAH</b>
Age	:	07-01-1990( 27Years)
Education, till to date	:	LLM
Marital status	:	<b>Married</b>
Children	:	01 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Katura ; P.O: Salna ;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MISS. PARUL AKTER</b>
(iii) Father's name	:	<b>MD. IMAM HOSSAIN</b>
(iv) GB member's info	:	Branch: Bason , Centre # 58 (Female), Member ID: 7681/6, Group No: 01 Member since: 16-10-2014 ( 3 Years) First loan: BDT 20,000/- Last Loan : 20,000 Outstanding loan: 19500
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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01911229976
Family's Contact No.	:	01915983200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL AKTER** joined Grameen Bank since 03 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

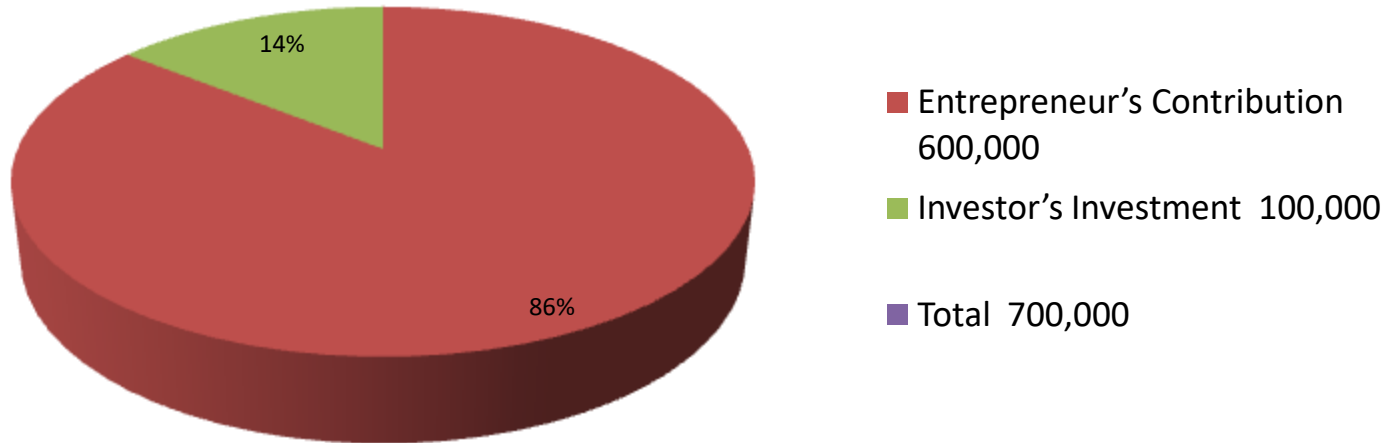
Business Name	:	: <b>VAI VAI DAIRY FARM</b>
Location	:	Katura bazer, Gazipur
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 600,000/- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 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,Claf .</li> <li>▪Average % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from tangail.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 15 Litter*40=600)	600	18000	216000
	0	0	0
<b>Total Sales (A)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Daily Sales( 15 Litter*40=600)	600	18000	216000
<b>Total variable Expense (B)</b>	600	18000	216000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		6,200	74400
<b>Net Profit (E)= [C-D]</b>		11,800	141600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	200000	400,000	1	100,000	100,000	500,000
Clafs	2	100000	200,000	0	0	0	200,006
<b>Total</b>	<b>13</b>	<b>0</b>	<b>700,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	<b>700,000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Daily Sales( 20 Litter*40=800)	800	24000	288000	302400
	0	0	0	0
<b>Total Sales (A)</b>	800	24000	288000	302400
<b>Less Variable Expense</b>			0	
Daily Sales( 20 Litter*40=800)	800	24000	288000	302400
Grocery			0	
<b>Total variable Expense (B)</b>	800	24000	288000	302400
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000	302400
<b>Less Variable Expense</b>			0	
Rent		0	36000	36,000
Electricity bill		500	6000	6500
Transportation		800	9600	10,100
Salary (self)		5000	60000	60000
Salary(Staff)		0	0	0
Entertainment		150	1800	1800
Guard		0	0	0
Generator		0	0	0
Bank charge		0	0	0
Mobile bill		100	1200	1300
<b>Total fixed cost (D)</b>		6,550	114,600	115,700
<b>Net Profit (E)= [C-D]</b>		17450	209400	186,700
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	209400	186,700
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		149,400
	<b>Total Cash Inflow</b>	309400	336100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	<b>60,000</b>	<b>60,000</b>
	<b>Total Cash Outflow</b>	160,000	<b>60,000</b>
3	<b>Net Cash Surplus</b>	149,400	276100

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 others:0  
Experience & Skill : 06 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









