

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



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Project verified by: Md. Mojaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Asadul Islam
Age	:	01-01-1995(32 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	2 Brother & 1 sisters
Address	:	Vill: Joysing P.O: Nimgashi P.S: Dhunat , 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. Rasheda Begum
(iii) Father's name	:	Md. Abdul Latif Hanif
(iv) GB member's info	:	Branch: Nimgashi ,Centre # 22(Female), Member ID: 5334/1, Group No: 01 Member since: 10-05-2004(13Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BD 16500/-
(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	:	Eight years experience in running busines He has no Training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01753970116
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat,Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rasheda Begum joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Firm, and home development.

Proposed Nobin Udyokta Business Info

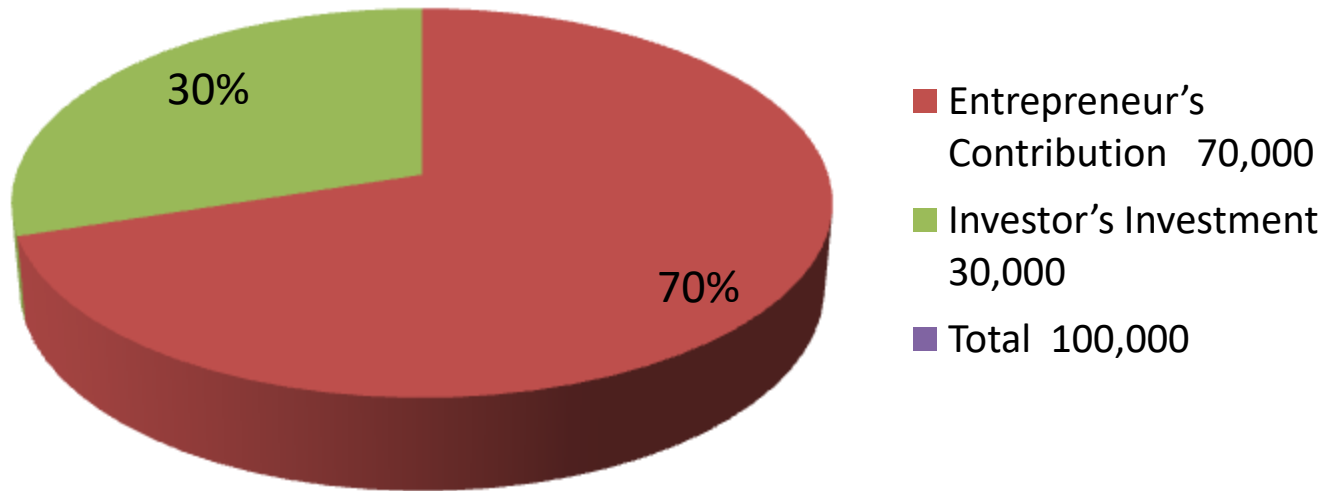
Business Name	:	VAI VAI DAIRY FARM
Location	:	Joysing ,Nimgashi, Dhunat,Bogra
Total Investment in BDT	:	BDT1,00000
Financing	:	Self BDT 70,000(from existing business) 70% Required Investment BDT 30,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18ft x 10ft= 180square 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 goods like; Asutolian Cow , Deshi Cow .▪Average 80% gain on sale.▪The business is operating by entrepreneur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Milk	10,000	120,000
Total Sales (A)	10,000	120,000
Less. Variable Expense		
Milk	2,000	24,000
Total variable Expense (B)		96,000
Contribution Margin (CM) [C=(A-B)]	8,000	96,000
Less. Fixed Expense		
Salary (self)	4,000	48,000
Mobile Bill	200	2,400
Total fixed Cost (D)	3,800	45,600
Net Profit (E) [C-D]	0	50,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	70,000	30,000	100,000
Total	70,000	30,000	100,000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Milk	10,000	120,000	126,000	132,300
Total Sales (A)	10,000	120,000	126,000	132,300
Less. Variable Expense				
Milk	2,000	24,000	25,200	26,460
Total variable Expense (B)	2,000	24,000	25,200	26,460
Contribution Margin (CM) [C=(A-B)]	8,000	96,000	100,800	105,840
Less. Fixed Expense				
Salary (self)	4,000	48,000	48,000	48,000
Mobile Bill	200	2,400	2,400	2,400
Total fixed Cost (D)	4,200	50,400	50,400	50,400
Net Profit (E) [C-D]	3,800	45,600	50,400	55,440
Investment Payback		12,000	12,000	12,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	45,600	50,400	55,440
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		73,600	112,000
	Total Cash Inflow	115,600	124,000	167,440
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	73,600	112,000	155,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 0 Others: 0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

