

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



Project identification and prepared by: SM Ari ful islam  
Mawna Unit, Gazipur  
Project verified by: Md:Siddiqur Rahman



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

Name	:	<b>MD.BADOL MIA</b>
Age	:	12/01/1992(25 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Pathpara, P.O:Dakhen Barodhapa P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SOD BANU</b>
(iii) Father's name	:	<b>ABUL HOSSEN</b>
(iv) GB member's info	:	Branch: Barotupa ,Sreepur , Centre # 12 (Female), Member ID 2395, Group No: 08 Member since: 03-08-2005 runing (12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 10,500/-
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-942688
Family's Contact No.	:	01722-656927
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAD BANU:** Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VI VI DAIRY FARM</b>
Location	:	Patherpara ,Mawna,Sreepur ,Gazipur.
Total Investment in BDT	:	BD 1,80,000
Financing	:	Self BDT 1,20,000(from existing business) 54% Required Investment BDT 60,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 20ft= 200 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪He has 1 cow,1 ox and in his farm.</li> <li>▪Average Daily milk production is 10 liter and milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The farm is owned.</li> <li>▪Collects goods from Patherpara.</li> <li>▪Agreed grace period is 3 months..</li> </ul>

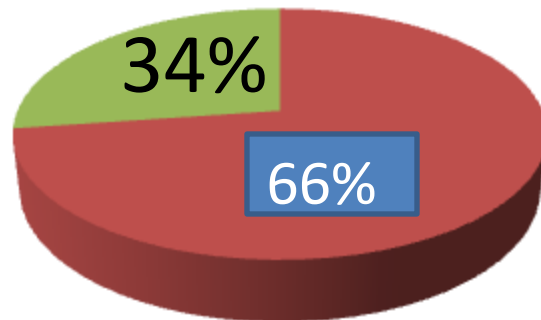
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk(10 x 50)	5,00	15,000	1,80,000
<b>Total Sales (A)</b>	5,00	15,000	1,80,000
<b>Less. Variable Expense</b>			
Straw,Ban,Medicine etc.	1,30	3,900	46,800
<b>Total variable Expense (B)</b>	1,30	3,900	46,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,70	11,100	13,3200
<b>Less. Fixed Expense</b>			
Transportation		1,00	1,200
Salary (self)		5,000	60,000
Mobile bill		1,00	1200
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	01	80,000	80,000	01	60,000	60,000	1,40,000
Ox	01	40,000	40,000	0	0	0	40,000
<b>Total</b>			<b>1,20,000</b>		<b>60,000</b>	<b>60,000</b>	<b>1,80,000</b>

## Source of Finance



Entrepreneur Investment:  
1,20,000  
Investor Investment:60,000  
Total Investment:1,80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk(10 x 50)	750	22500	270000	283500	297675
<b>Total Sales(A)</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>105</b>	<b>3150</b>	<b>37800</b>	39690	<b>41675</b>
<b>Total Variable Expense</b>	<b>105</b>	<b>3150</b>	<b>37800</b>	<b>39690</b>	<b>41675</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>645</b>	<b>19350</b>	<b>232200</b>	<b>243810</b>	<b>256001</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		0	0	0	0
<b>Total Fixed Cost (D)</b>		<b>5400</b>	<b>64800</b>	<b>64920</b>	<b>65046</b>
<b>Net Profit (E)= [C-D]</b>		<b>13950</b>	<b>167400</b>	<b>175770</b>	<b>184559</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	167,400	175770	184558.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143400	295170
	<b>Total Cash Inflow</b>	<b>227,400</b>	<b>319,170</b>	<b>479,729</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>143,400</b>	<b>295,170</b>	<b>455,729</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 10 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

Pictures







# FAMILY PICTURE

