

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



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Asik Miya
Age	:	20-08-1998 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	04 Brothers
Address	:	Vill: Baothar ,P.O:Kanchkura ,P.S: Uttorkhan, 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	:	Alimon
(iii) Father's name	:	Ramjan
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 46 (Female), Member ID:3174/3 , Group No: 01 Member since: 03-05-1997(20 Years) First loan: BDT = 2,500 /- ,Last Loan :-25,000/- Outstanding loan:= 13,700/-
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	:	02 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-483786
Family's Contact No.	:	01994-073414
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Alimon joined Grameen Bank since 20 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Vai Vai Dairy Farm
Location	:	Baothar,Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 540,000/-
Financing	:	Self BDT 440,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 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 goods Cow,Bull,Ox,etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Asuliya,shepur .▪Agreed grace period is 3 months.

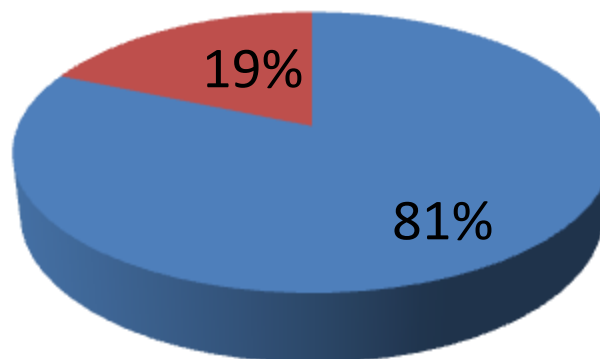
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	2,200	66,000	792,000
	0	0	0
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Milk	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		0	0
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	3	120000	360000	Cow	1	100000	100000	460,000
Ox	1	65000	65000				0	65,000
Basur	1	15000	15000				0	15,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others			0	Others			0	0
Total			440,000				100,000	540,000

Source of Finance

■ Entrepreneur's contibution 440000
 ■ Investor's Investment 100000
 ■ Total 540000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Milk	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		0	0	0	0
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,865	82,380	83,199	84,059
Net Profit (E) [C-D]		17,135	205,620	219,201	233,461
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	205,620	219,201	233,461
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		165,620	344,821
	Total Cash Inflow	305,620	384,821	578,282
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	165,620	344,821	538,282

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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

















উত্তরখান ইউনিয়ন পরিষদ
Uttarkhan Union Parishad

সিওরুপ, উত্তরখান, পোস্ট-১২৬০, মাদারগঞ্জ

ক্রমিক নং : 2189

ট্রেড লাইসেন্স

তারিখ : ০৭/০১/২০১৮

লাইসেন্স নং : ১০০০

নংসন নং :

(ইউ, সি, এনসি ফরম, ১২ (১) নং বিধানুসারে)

অধিকারকের নাম : **আই আই ডেইরী ফার্ম**
 স্থানীয় সরকার নাম : **সৌঃ আশিক মিয়া**
 পিতা/স্বামীর নাম : **সৌঃ রমজান আলী**
 ব্যবসার নাম : **দায়ীতা সেরা**
 ঠিকানা : **৩৭৫/৯, হারমার, বীরশুভা, উত্তরখান, পোস্ট-১২৬০**

অধিকারকের পেশা : **ট্রেডিং করে**
 এলাকা : **হারমার** ওয়ার্ড নং : ০৩
 লাইসেন্স ফি : **১,০০০/- (এক হাজার টাকা মাত্র)**
 বিজ্ঞাপন বোর্ড ফি : **১০০/- (একশত টাকা মাত্র)**
 নবায়ন ফি : **১০০/- (একশত টাকা মাত্র)**
 জরিমানা : **১০০/- (একশত টাকা মাত্র)**

উল্লিখিত নির্ধারিত ফি/ফি সর্বমুখ তুলিকা পরীক্ষা ১ জানুয়ারি ২০ ১৮ হইতে ৩০ ফেব্রু ১৮ পর্যন্ত
 ব্যবসায় চালু হইবার অনুমতি প্রদান করা হইল।

স্বাক্ষর :
মোঃ আনওয়ার আলম
 উপ-সচিব (স্বাক্ষর)
 উত্তরখান ইউনিয়ন পরিষদ, মাদারগঞ্জ

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FAMILY PICTURE

