

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



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZIAUR RAHAMAN
Age	:	29-03-1982(34 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	2 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: West naishmul,P.O:Bishalpur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	<input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(iii) Father's name	:	MOST. FORIDA BEGUM
(iv) GB member's info	:	MD. JALAL UDDIN Branch: Talomtarash Sherpur Centre # 54 (Female), Member ID: 9063/1, Group No: 03 Member since:12-02-1996(20 Year)
Further Information:	:	First loan: BDT 3,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 18,000, Outstanding loan: BDT 5350/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	12 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-384140
Mother's Contact No.	:	01723-128610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FORIDA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI DAIRY FARM
Location	:	West Naishimul , Bishalpur, Sherpur .
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 195,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

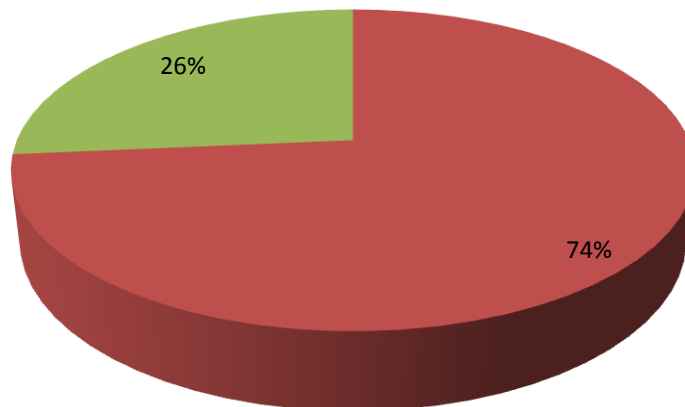
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(50*10)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Millk	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		3,000	36,000
Entertainment		200	2,400
Feed & Medicine		2,500	30,000
Mobile Bill		200	2,400
Total fixed Cost (D)		6,550	78,596
Net Profit (E) [C-D]		5,450	65,404

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Dashi)	1	70,000	70,000	1	70,000	70,000	140,000
Small Cow	2	40,000	80,000				80,000
Smoll	3	15,000	45,000				45,000
Total	6		195,000	1		70,000	265,000

Source of Finance



- Entrepreneur's Contribution 195,000
- Investor's Investment 70,000
- Total 265,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*14)	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense	0				
Millk	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		150	1,800	1,800	1,800
Transportation		500	6,000	6,000	6,000
Salary (self)		3,000	36,000	36,000	36,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2500	30,000	30,000	30,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,650	79,800	79,800	79,800
Net Profit (E) [C-D]		10,150	121,800	131,880	142,464
Investment Payback			28,000	28,000	28,000

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

Sl #	<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	121,800	131,880	142,464
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,800	197,680
	Total Cash Inflow	191,800	225,680	340,144
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	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	93,800	197,680	312,144

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 Others: 0
Experience & Skill : 12 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

