

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



Project identification and prepared by: Md. Mizanur Rahman,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SUMONA AKTER BULBULI
Age	:	21-08-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill:Shambaria, P.O: Sabgram, P.S: Bogra shadar 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	:	MST. SAJEDA BEWA
(iii) Houseband's name	:	MD. HANNAN SAKIDAR
(iv) GB member's info	:	Branch: Sultangong,Shahjahanpur, Centre # 35 (Female), Member ID: 1842, Group No: 07 Member since: 25-03-1997 (19 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 55,000, Outstanding loan: 27170/-
(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	:	03 years experience in running business. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01727-188974
Brother's Contact No.	:	01714-843585
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAJEDA BEWA joined Grameen Bank since 19 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	:	TIN BHAI DAIRY FIRM
Location	:	Shambaria, Sabgram, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 07 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk product.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from▪ Agreed grace period is 3 months.

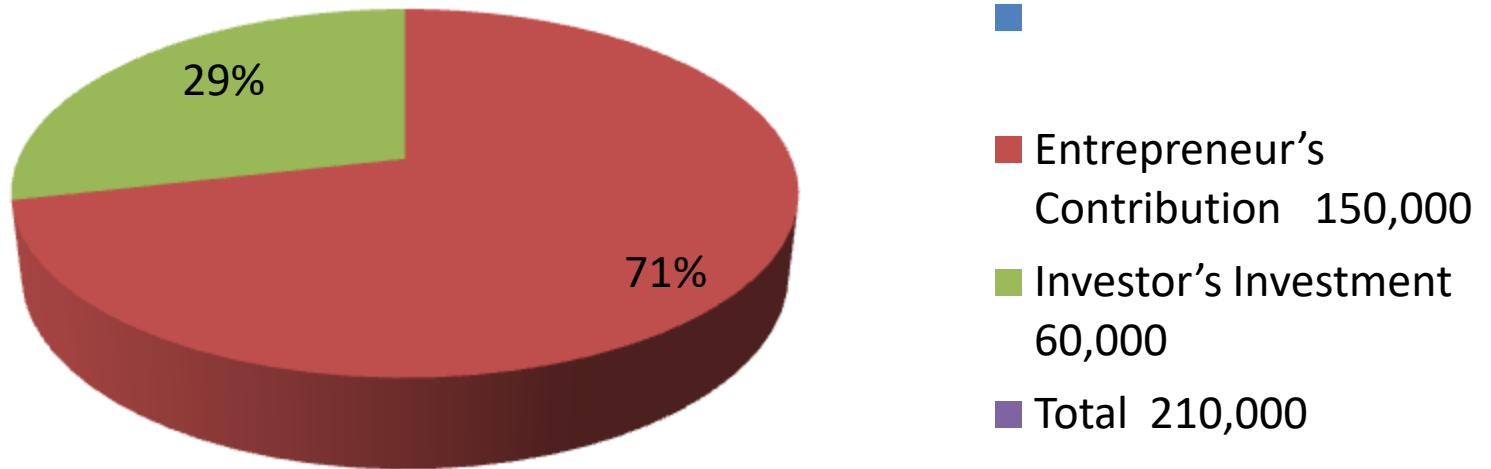
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		1,500	18,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	55000	110,000	1	60,000	60,000	170,000
Small cow	1	30000	30,000	0	0	0	30,000
Culf	1	10000	10,000	0	0	0	10,000
	0	0	150,000	0	0	60,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk production	600	18,000	216,000	226,800
Total Sales (A)	600	18,000	216,000	226,800
Less. Variable Expense				
Milk production	300	9,000	108,000	113,400
Total variable Expense (B)	300	9,000	108,000	113,400
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400
Less. Fixed Expense				
House rant		0	0	0
Electricity Bill		100	1,200	1,200
Transportation		200	2,400	2,400
Salary (self)		4,000	48,000	48,000
Salary (staf)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		200	2,400	2,400
Non cash item				
Depreciation		0	0	0
Total fixed Cost (D)		4,500	54,000	54,000
Net Profit (E) [C-D]		4,500	54,000	59,400
Investment Payback			72,000	72,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	54,000	59,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		18,000
	Total Cash Inflow	114,000	77,400
	2 Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	18,000	41,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Shambaria,Sabgram,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

