

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



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: Md. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHUMON SHEKH
Age	:	13-02-1986(31 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 son & 02 Duaghter
No. of siblings:	:	01 Brother
Address	:	Vill: Shikor,P.O: Narhatto, Thana: Kahalu, 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. JINNA BEGUM
(iii) Father's name	:	MD. KOBBAT HOSSEN
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 51(Female), Member ID: 7549, Group No: 12 Member since: 15-09-2002(15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT:27360
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Poultry Farm 60,000 Taka (Per Year)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-224015
Mother's Contact No.	:	01928-505422
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JINNA BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	YUSUF DAIRY FIRM
Location	:	Shikhor,Kahalu,Bogra
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 240,00/- (from existing business) 75% Required Investment BDT 80,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

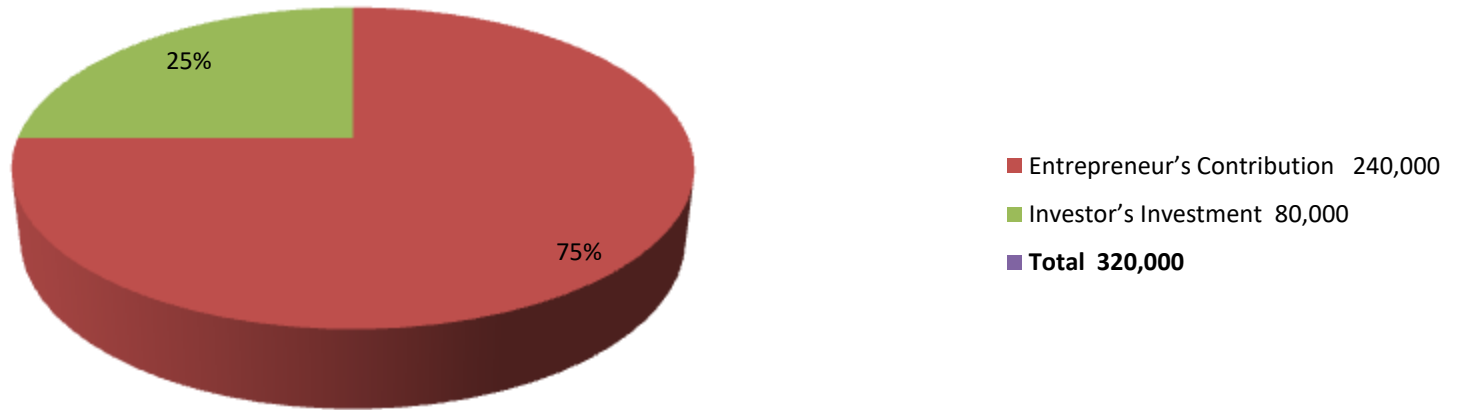
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk.	500	15000	180000
Total Sales (A)	500	15000	180000
Less Variable Expense			
Cow Food	150	4500	54000
Total variable Expense (B)	150	4500	54000
Contribution Margin (CM) [C=(A-B)]	350	10500	126000
Less Variable Expense			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5,000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		4,400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	3	70,000	210000	1	80,000	80000	290000
Calf	1	30,000	30000	0	0	0	30000
Total	4	0	240000	1	0	80000	320000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Milk production cost	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		300	3,600	3,600	3,600
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,100	73,200	73,200	73,200
Net Profit (E) [C-D]		10,700	128,400	138,480	149,064
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	128,400	138,480	149,064
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		96,400	202,880
	Total Cash Inflow	208,400	234,880	351,944
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	96,400	202,880	319,944

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shikhor,Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

