

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



Project prepared by : Probir Chandro Pramanik.
Sonatala unit. Bogra.

Project verified by: Md. Mozaharul islam Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | Md. Sohel Rana |
| Age | : | 25-06-1991 (26 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Mohicharan , P.O: Mohicharan hat,P.S: Sonatala ,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 | : | Most Anu Begum |
| (iii) Father's name | : | Md Hazrat Ali |
| (iv) GB member's info | : | Branch: Digdair ,SonatolaCentre # 20(Female), Member ID: 5553/1, Group No: 06 Member since: 18-05-1994 (23Years) First loan: BDT 2,500/- |
| Further Information: | | Existing Loan: BDT 20,000/-, Outstanding loan: Nill |
| (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 training. |
| Other Own/Family Sources of Income | : | Agriculture. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01740-950240 |
| Mother's Contact No. | : | 01737-798664 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most: ANU BEGUM joined Grameen Bank since 23 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ALIF DAIRY FARM |
| Location | : | Mohicharan ,Sonatala,Bogra. |
| Total Investment in BDT | : | BDT 210,000/- |
| Financing | : | Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24% |
| 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; Cow, Cow child etc. ▪Average 70% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪One employee will be appointed. ▪The shop is own ▪Collects goods from Bogra Bazer, Bogra ▪Agreed grace period is 3 months. |

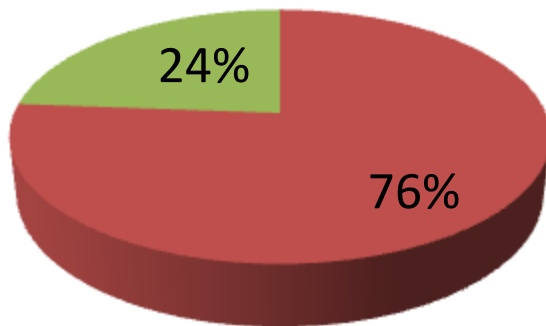
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk production | 500 | 15,000 | 180,000 |
| Total Sales (A) | 500 | 15,000 | 180,000 |
| Less. Variable Expense | | | |
| Milk production | 150 | 4,500 | 54,000 |
| Total variable Expense (B) | 150 | 4,500 | 54,000 |
| Contribution Margin (CM) [C=(A-B)] | 350 | 10,500 | 126,000 |
| Less. Fixed Expense | | | |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Mobile Bill | | 300 | 3,600 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 5,700 | 68,400 |
| Net Profit (E) [C-D] | | 4,800 | 57,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|----------|------------|---------------|----------|--------------|--------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 2 | 60000 | 120,000 | 1 | 50,000 | 50,000 | 170,000 |
| Bokna | 2 | 20000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Total | 4 | 1 | 160000 | 1 | 50000 | 50000 | 210000 |

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk production | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| Total Sales (A) | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| Less. Variable Expense | | | | | |
| Milk production | 210 | 6,300 | 75,600 | 79,380 | 83,349 |
| Total variable Expense (B) | 210 | 6,300 | 75,600 | 79,380 | 83,349 |
| Contribution Margin (CM) [C=(A-B)] | 490 | 14,700 | 176,400 | 185,220 | 194,481 |
| Less. Fixed Expense | | | | | |
| Transportation | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 5,700 | 68,400 | 68,400 | 68,400 |
| Net Profit (E) [C-D] | | 9,000 | 108,000 | 116,820 | 126,081 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 108,000 | 116,820 | 126,081 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 88,000 | 184,820 |
| | Total Cash Inflow | 158,000 | 204,820 | 310,901 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 88,000 | 184,820 | 290,901 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience; 12Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mohicharon,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



16/04/2017



16/04/2017



Family Picture

