

Proposed NU Business Name: M/S NUR HOSSAIN NIRAB DAIRY FARM



Project prepared by : Md Anowar Hossain
Sorker, Mohasthan
Project verified by: Md. Moazzamul Islam Sarker
unit, Bogra



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Nupur Begum
Age	:	10-05-1994(23 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	03 Sister
Address	:	Vill: Lakkicola chak Bindabon P.O: Dewly P.S:Sibgonj 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 Munjila Begum
(iii) Father's name	:	Md Azadul Islam (Husband)
(iv) GB member's info	:	Branch: Balua Sonatala , Centre # 47(Female), Member ID: 4886, Group No: 04 Member since: 10-01-2006(08Years) First loan: BDT 6,000/-
Further Information:		Existing Loan: BDT 12,000/-, 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	:	Nil He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-791262
Mother's Contact No.	:	01934-671014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Munjila Begum joined Grameen Bank since 08 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NUR HOSSAIN NIRAB DAIRY FARM
Location	:	Lokkicola,Kewla,Sibgonj Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 18 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; cow, Bull,etc.▪Average gain on 85%sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Mohasthan Bazer, Bogra▪Agreed grace period is 3 months.

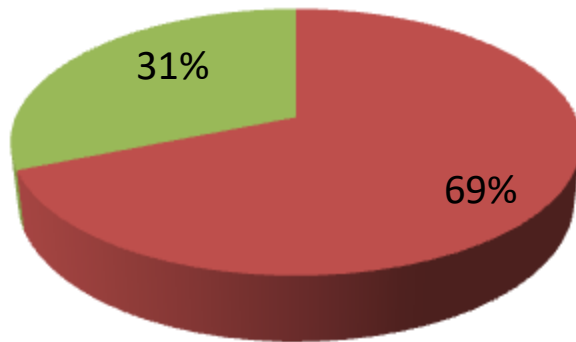
Existing Business (BDT)

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	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	340	10,200	122,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	40000	80,000	1	50,000	50,000	130,000
Bull	1	30000	30,000	0	0	0	30,000
Total	3		110,000	2	50,000	50,000	160,000

Source of Finance



-
- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600	192,780	202,419
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,900	70,800	70,800	70,800
Net Profit (E) [C-D]		9,400	112,800	121,980	131,619
Investment Payback			20,000	20,000	20,000

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

SI #	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	112,800	121,980	131,619
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,800	194,780
	Total Cash Inflow	162,800	214,780	326,399
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	92,800	194,780	306,399

SWOT ANALYSIS

<p>STRENGTH</p> <p>Employment: Self: 01 Family:0 ,Others:0 Experience & Skill : Years Quality goods & services; Skill and experience; Years</p>	<p>WEAKNESS</p> <p>Lack of Capital/Investment</p>
<p>OPPORTUNITIES</p> <p>Huge demand in the community Location of shop;Lakkicol,Kewla,Sibgonj,Bogra Regular customers;</p>	<p>THREATS</p> <p>Theft Fire Political unrest</p>

Pictures











Family Picture

