

## Proposed NU Business Name: **ZAKIA DAIRY FIRM**



Project identification and prepared by: Md.Obaidullah,  
Bogra Sadar Unit, Bogra

Project verified by: Md. Mozaharul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ZAHIRUL HAQUE PANNA</b>
Age	:	01-02-1997 (20 Years)
Education, till to date	:	Diploma Enginiaring (Last Year)
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brothers & 02 Sisters
Address	:	Vill: Gondogram, P.O: Banani, P.S: Sajahanpur 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	:	<b>MST ZAKIA PARVIN</b>
(iii) Father's name	:	<b>MD SAMSUL HAQUE</b>
(iv) GB member's info	:	Branch:Sultangonj,Sajahanpur, Centre # 57 (Female), Member ID: 4591, Group No: 07 Member since: 5-08-1997 (20 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 2,20,000, Outstanding loan: 1,43,467/-
(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	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-413557
Mother's Contact No.	:	01711-411471
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST ZAKIA PARVIN** joined Grameen Bank since 07 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ZAKIA DAIRY FIRM</b>
Location	:	Gondogram, Sajahanpur, Bogra.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	40 ft x 10 ft = 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Milk sales.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from</li><li>▪ Agreed grace period is 3 months.</li></ul>

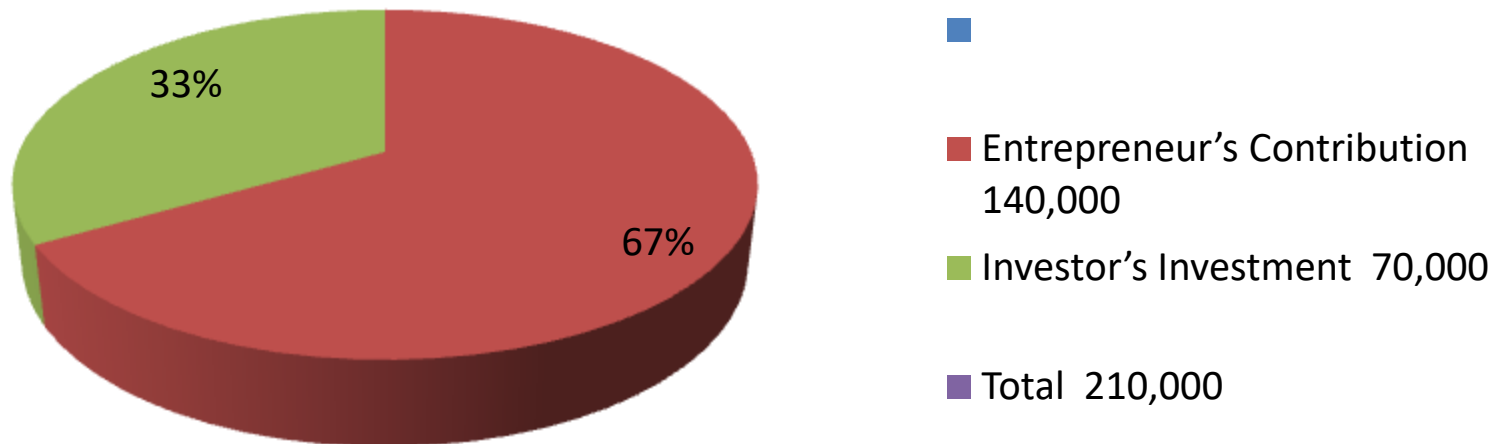
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Production cost	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>1,400</b>	<b>16,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	40000	80,000	1	70,000	70,000	150,000
Heifer	1	30000	30,000	0	0	0	30,000
Bull	1	30000	30,000	0	0	0	30,000
Total	<b>4</b>		<b>140,000</b>	<b>2</b>	<b>70,000</b>	<b>70,000</b>	<b>210,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Production cost	300	9,000	108,000	113,400	119,070
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>	<b>55,200</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,400</b>	<b>52,800</b>	<b>58,200</b>	<b>63,870</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	52,800	58,200	63,870
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		24,800	55,000
	<b>Total Cash Inflow</b>	<b>122,800</b>	<b>83,000</b>	<b>118,870</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>24,800</b>	<b>55,000</b>	<b>90,870</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Gondogram, Sajahanpur,  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

