

Proposed NU Business Name: **M/S VAI VAI DAIRY FARM**



Project identification and prepared by: Md Shahinur Rahman
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOBUJ AKKONDO
Age	:	06-04-1996(21 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill:Mirjapur,P.O:Mirjapur,P.S: Sherpur, 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	:	
(iii) Father's name	:	MOST. SOPNA BEGUM
(iv) GB member's info	:	MD. NOJRUL ISLAM Branch:Mirjapur,Sherpur,Centre # 84(Female), Member ID: 1397, Group No: 04 Member since:27-04-1992(25 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 2,000/- Existing Loan: BDT 21,869, Outstanding loan: 17,997/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-313448
Mother's Contact No.	:	01757-993076
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SOPNA BEGUM joined Grameen Bank since 25 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	:	M/S VAI VAI DAIRY FARM
Location	:	Mirjapur, Sherpur.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 130,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 18 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

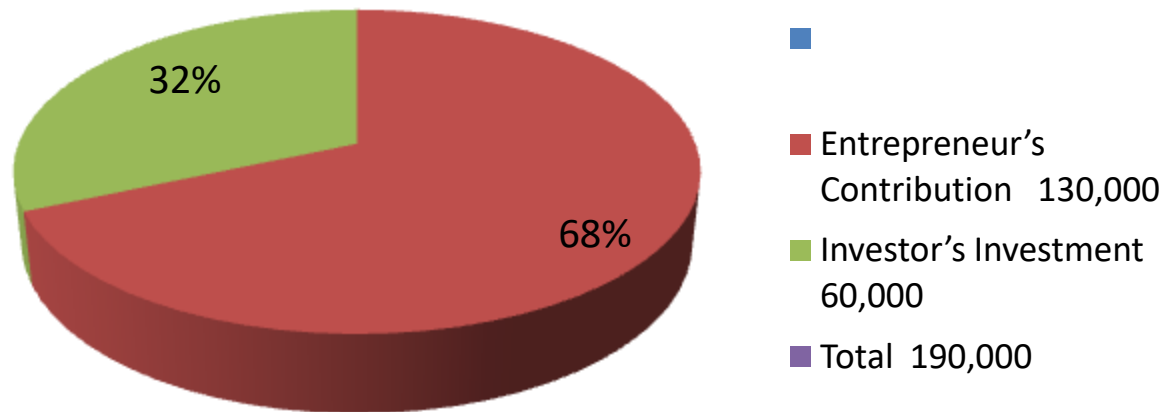
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Feed & Medicine	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chors Cow	1	70,000	70,000	1	60,000	60,00	130,000
Dashi Cow	1	40,000	40,000				40,000
Dashi Cow	1	20,000	20,000				20,000
Total	3		130,000	1		60,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Feed & Medicine	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		12,200	146,400	156,480	167,064
Investment Payback			24,000	24,000	24,000

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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	146,400	156,480	167,064
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	122,400	254,880
	Total Cash Inflow	206,400	278,880	421,944
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	122,400	254,880	397,944

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sharuya, Sherpur,
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

