

## Proposed NU Business Name: **NAZMA DAIRY FARM**



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

Project verified by: MD. Mozaharul Islam Sarker



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

Name	:	<b>MD. NAZMUL HOSSEN TUSHER</b>
Age	:	02-09-1996 (21 Years)
Education, till to date	:	B.B .A (1 <sup>st</sup> Year)
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Sister,
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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. NAZMA BEGUM</b>
(iii) Father's name	:	<b>MD. ANOWER HOSSEN</b>
(iv) GB member's info	:	Branch: Sakharia,Bogra ,Centre # 10(Female), Member ID: 4173, Group No: 04 Member since: 14-10-2000 (17 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 46700/-
(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	:	04 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01782-905633
Mother's Contact No.	:	01747-831203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NAZMA BEGUM** joined Grameen Bank since 17 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAZMA DAIRY FIRM</b>
Location	:	Khamarkandi ,Bogra shadar,Bogra
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 15 ft= 300 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 product.</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>

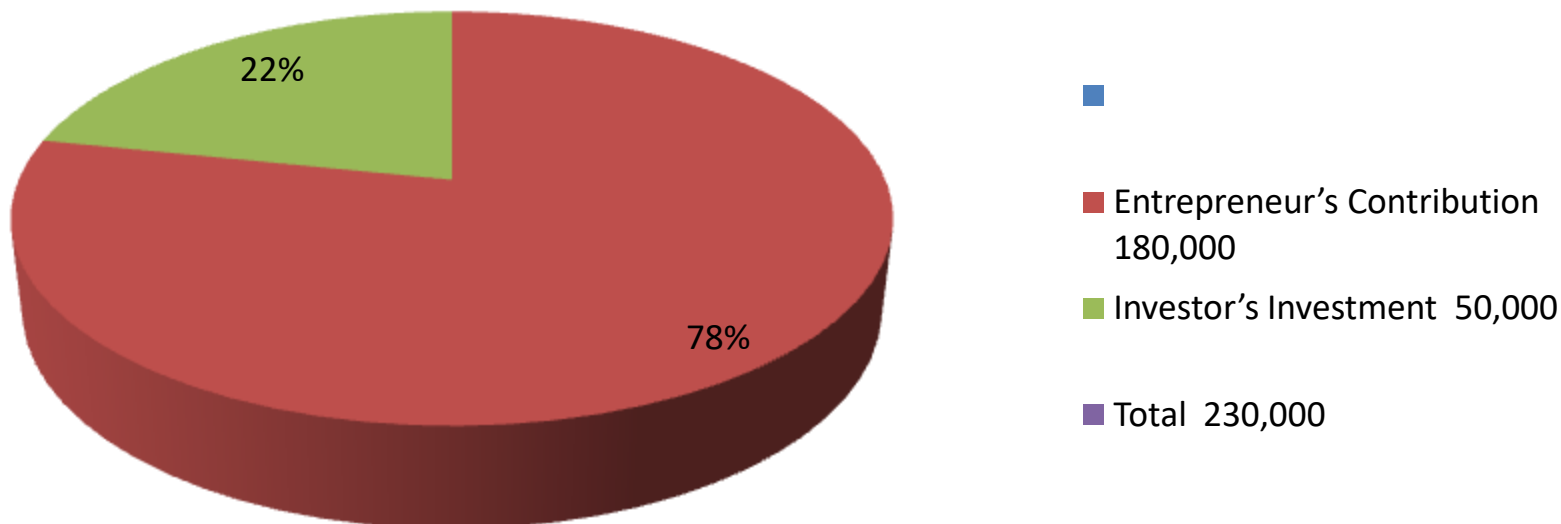
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	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>			
Milk 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>			
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,200</b>	<b>14,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	50,000	50,000	210,000
Culf	1	20000	20,000	0	0	0	20,000
Total	<b>0</b>		<b>180,000</b>	<b>0</b>		<b>50,000</b>	<b>230,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk sale	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>					
Milk 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>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>	<b>55,800</b>	<b>61,470</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	50,400	55,800	61,470
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		30,400	66,200
	<b>Total Cash Inflow</b>	<b>100,400</b>	<b>86,200</b>	<b>127,670</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>30,400</b>	<b>66,200</b>	<b>107,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Khamarkandi ,Bogra  
shadar,Bogra  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

