

Proposed NU Business Name: ABU RASHAD DAIRY FARM



Project identification and prepared by: MoST. Monjuara khatun,
Mohasthan Unit, Bogra

Project verified by: MD. Muzaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. TANIA AKTER
Age	:	26-02-1983(34 Years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	Null
No. of siblings:	:	01 Brother, 03 Sister
Address	:	Vill: Gokul P.O: Gokul P.S: Bogra, 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	:	MST. AKLIMA BEGUM
(iii) Father's name	:	MD. ABU RASHAD AKONDO
(iv) GB member's info	:	Branch: Durgapur, Bhahadurpur Centre # 70(Female), Member ID: 5161, Group No: 02 Member since: 20-06-2006(11 Years) First loan: BDT 5,000/- Existing Loan: BDT 0/-, Outstanding loan: BDT 0-
Further Information:		
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733147341
Brother's Contact No.	:	01729312869
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA BEGUM joined Grameen Bank since 27 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABU RASHAD DAIRY FARM
Location	:	Gokul,Bogra
Total Investment in BDT	:	BDT 100,,000/-
Financing	:	Self BDT 50,000/--(from existing business) 50% Required Investment BDT 50,000/--(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Milk Sales.▪Average 80% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

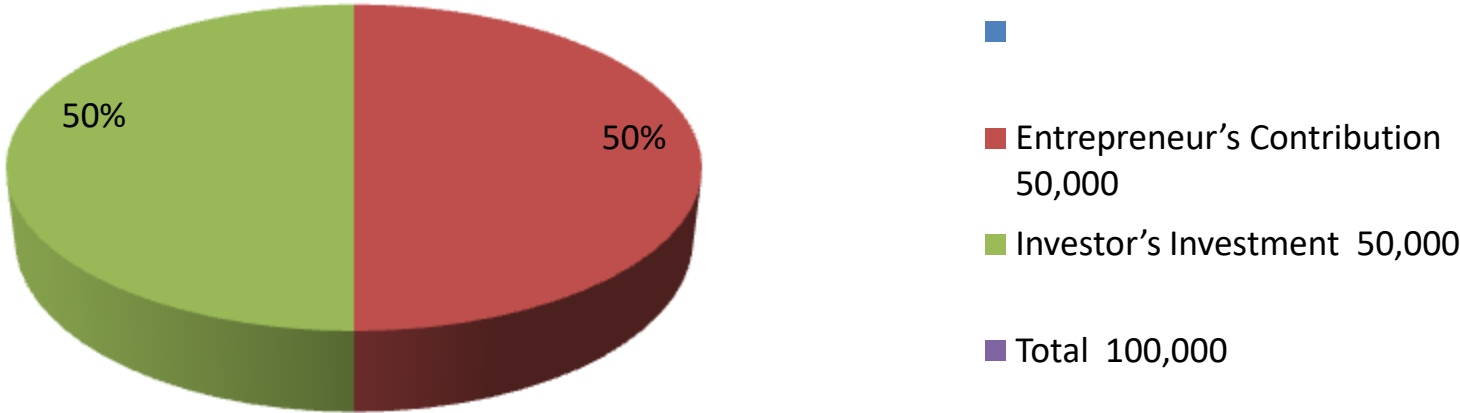
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	1000	30,000	360,000
Total Sales (A)	1000	30,000	360,000
Less. Variable Expense			
Milk Product cost	70	2100	25200
Total variable Expense (B)	70	2100	25200
Contribution Margin (CM) [C=(A-B)]	740	27900	334800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		22700	2724,00

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	50,000	50,000	100,000
Total	1		50,000	0	50,000	50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	1500	12,000	144,000	151,200	158,760
Total Sales (A)	1500	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk Produc cost	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		5,400	64,800	70,560	76,608
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	64,800	70,560	76,608
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		44,800	95,360
	Total Cash Inflow	114,800	115,360	171,968
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	44,800	95,360	151,968

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dhora, Parihat,
Gabtoli,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE