

Proposed NU Business Name: **LIPI DAIRY FARM**



Project identification and prepared by: . Most.Monjuara Khatun
Mohathans Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASIKUR RAHMAN
Age	:	13-11-1994(33Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Polashbari Tarapara P.O ChadmohahatP.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LIPI BEGUM
(iii) Father's name	:	MD.AMINUL ISLAM
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 36(Female), Member ID:3707, Group No: 05 Member since: 23-11-2006 (11Years) First loan: BDT 3,000 /- Existing Loan: BDT 60,000/- Outstanding loan: BDT 40100/-
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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740019408
Father's Contact No.	:	01786709050
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LIPI BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LIPI DAIRY FARM
Location	:	:Polashbari, Bogra.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/- (from existing business) 50% Required Investment BDT 40,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft=150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 80% gain▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

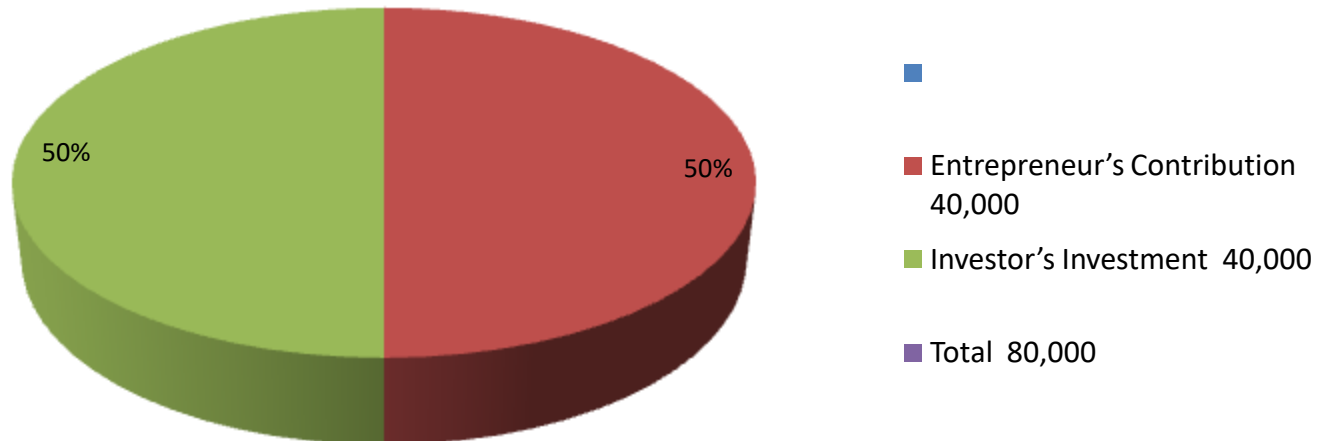
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Daily Enkam	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Daily Enkam cost	80	1,800	21,600
Total variable Expense (B)	80	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	0	0	40000	1	40,000	40,000	80,000
Total	0		0	1	40,000	40,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	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					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		5,300	63,600	69,360	75,408
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	63,600	69,360	75,408
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		47,600	100,960
	Total Cash Inflow	103,600	116,960	176,368
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	47,600	100,960	160,368

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ranirpara, Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

