

Proposed NU Business Name: **VAI BON DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen,,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHILPI BEGUM
Age	:	10-03-1988(29 Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Bather
Address	:	Vill:Gorta,P.O:Bisho,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. RANU BEGUM
(iv) GB member's info	:	MD. MOHOTAB ALI Branch:Shaliygari,Raigoj,Centre # 54 (Female), Member ID: 8024, Group No: 09 Member since: 05-02-2002 (15 Year) First loan: BDT 5,000/- Existing Loan: BDT 25,000, Outstanding loan: NILL
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	:	08 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.	:	01746-622122
Mother's Contact No.	:	01957-784101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RANU BEGUM Grameen Bank since 15 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	:	VAI BON DAIRY FARM
Location	:	Amboil, Sherpur.
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 12 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milk.▪ 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.

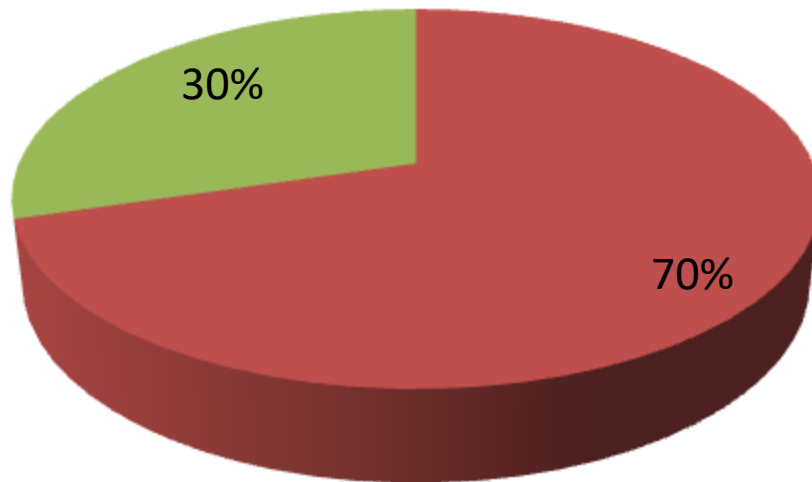
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Feed & Medicine	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		2,400	28,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	120,000	120,000	1	80,000	80,000	200,000
Cow	1	70,000	70,000				70,000
Total	2		190,000	1		80,000	270,000

Source of Finance



- Entrepreneur's Contribution
190,000
- Investor's Investment
80,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Feed & Medicine	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D)		9,600	115,200	123,840	132,912
Investment Payback			28,000	28,000	28,000

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

SI #	<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	70,000		
1.2	Net Profit	115,200	123,840	132,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	87,200	183,040
	Total Cash Inflow	185,200	211,040	315,952
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	87,200	183,040	287,952

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

