

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



Project identification and prepared by: Md. Anowar Hossain Sarker,  
Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD.ABU SAYED (MANIK)</b>
Age	:	31/12/1993(24Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Sister
Address	:	Vill: Polashbari , P.O: Chadmuhahat , P.S: Bogra Shadar , Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. PARVIN AKTER</b>
(iii) Father's name	:	<b>MD.ALAMGIR HOSSEN</b>
(iv) GB member's info	:	Branch: Gokul , Centre # 27 (Female), Member ID: 2174 , Group No: 04 Member since: 10 / 06 / 1998 ( 15 Years) First loan: BDT 5,000 /- Existing Loan: BDT 30,000 /- Outstanding loan: BDT 26240 /-
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. 04 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793-642983
Family's Contact No.	:	01728-576896
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PARVIN AKTER** joined Grameen Bank since 15 years ago. At first she took BDT 5,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLA DAIRY FARM</b>
Location	:	Polashbari , P.S: Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 1,10,000 /-
Financing	:	Self BDT 60,000 /- (from existing business) 55 % Required Investment BDT 50,000 /- (as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 10 ft= 70 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; , etc.</li> <li>▪Average 70 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing labor.</li> <li>▪After getting equity fund 01 labor will be appointed.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

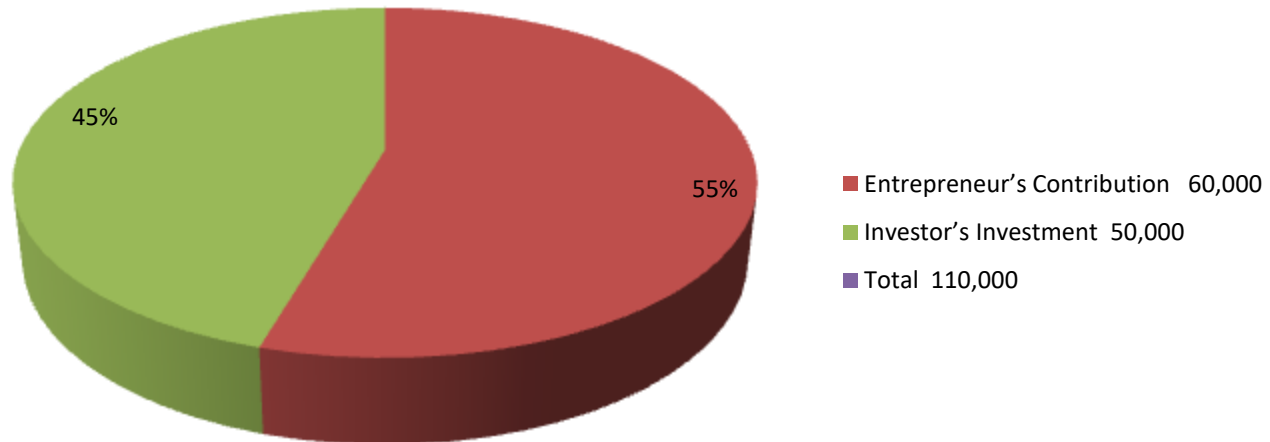
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales (10lt X40)	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk production cost	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>230</b>	<b>6,900</b>	<b>82,800</b>
<b>Less. Fixed Expense</b>			
House rant			0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment			0
Guard		-	0
Generator			0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>900</b>	<b>10,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	50,000	50,000	110,000
<b>Total</b>	<b>3</b>	<b>60000</b>	<b>60,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>110,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>310,000</b>	<b>323,500</b>	<b>337,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>238,000</b>	<b>247,900</b>	<b>258,295</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>170,800</b>	<b>179,900</b>	<b>189,295</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



<b>SL</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	170,800	179,900	189,295
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		150,800	310,700
	<b>Total Cash Inflow</b>	<b>220,800</b>	<b>330,700</b>	<b>499,995</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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>150,800</b>	<b>310,700</b>	<b>479,995</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

