

Proposed NU Business Name: **ABDUL JALIL DAIRY FARM**



Project identification and prepared by: Md . Obaidullah,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ROCKET PRAMANIK
Age	:	01-01-1992 (25 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Ushnorki P.O Gabtoli P.S: Gabtali, 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. REBEKA BEGUM
(iii) Father's name	:	MD. ABDUL JALIL PK
(iv) GB member's info	:	Branch:Gabtoli,Centre # 2(Female), Member ID:4732, Group No: 07 Member since: 24-03-1994 (15Years) First loan: BDT 5000 /- 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	:	12 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.	:	01729-312222
Father's Contact No.	:	01872-265640
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REBEKA BEGUM 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	:	ABDUL JALIL DAIRY FARM
Location	:	Kalu gazi Bazar,Ushnorki,,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	312ft x 10 ft= 120 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; Milk product.▪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.

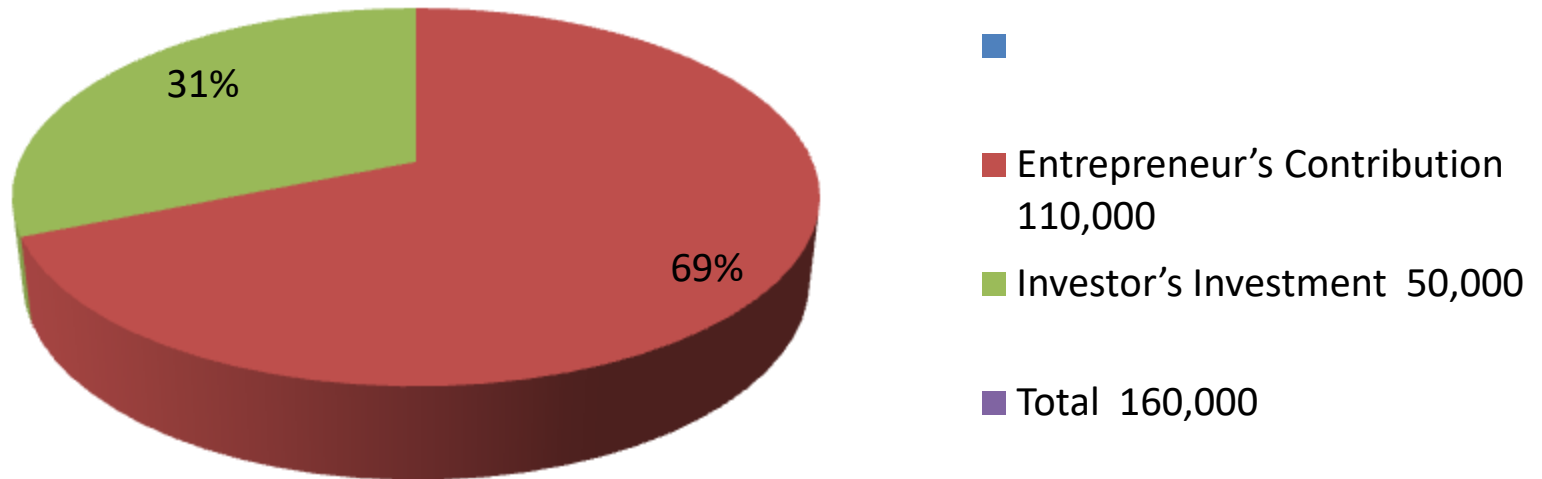
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	320	9,600	115,200
Total Sales (A)	320	9,600	115,200
Less. Variable Expense			
Milk Product Cost	64	1,920	23,040
Total variable Expense (B)	64	1,920	23,040
Contribution Margin (CM) [C=(A-B)]	256	7,680	92,160
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		3,080	36,960

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
Heifer	1	40000	40,000	0	0	0	40,000
Calf	1	20000	20,000	0	0	0	20,000
Total	3	0	110,000	1	0	50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk Product cost	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
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		9,800	117,600	126,240	135,312
Investment Payback			20,000	20,000	20,000

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

Sl #	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	117,600	126,240	135,312
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		97,600	203,840
	Total Cash Inflow	167,600	223,840	339,152
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	97,600	203,840	319,152

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Kalu gazi bazar,
Ushnorki,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

