

Proposed NU Business Name: HREDAY DAIRY FARM



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE HREDAY CHANDRA RAY
Age	:	12-11-1985(30 Years)
Education, till to date	:	Class-6
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill:Krisnopur ,P.O:Khamarkandi,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	:	SREE MOTI NIRMOLA BALA ROY.
(iv) GB member's info	:	SREE PROBhat CHANDRA ROY. Branch:Mijapur,Sherpur,Centre # 48/M (Female), Member ID: 5002, Group No: 09
Further Information:		Member since: 6-08-1993(17 years)
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 24,000, Outstanding loan:nil
(vi) Mobile lady	:	Father
(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	:	He has 08 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	01741-209443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI NIRMOLA BALA ROY joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HREDAY DAIRY FARM
Location	:	Sherpur,Bogra
Total Investment in BDT	:	BDT 260000 /-
Financing	:	Self BDT 210,000/-(from existing business)63 % Required Investment BDT 50,000/-(as equity)37 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 8ft = 160square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪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.

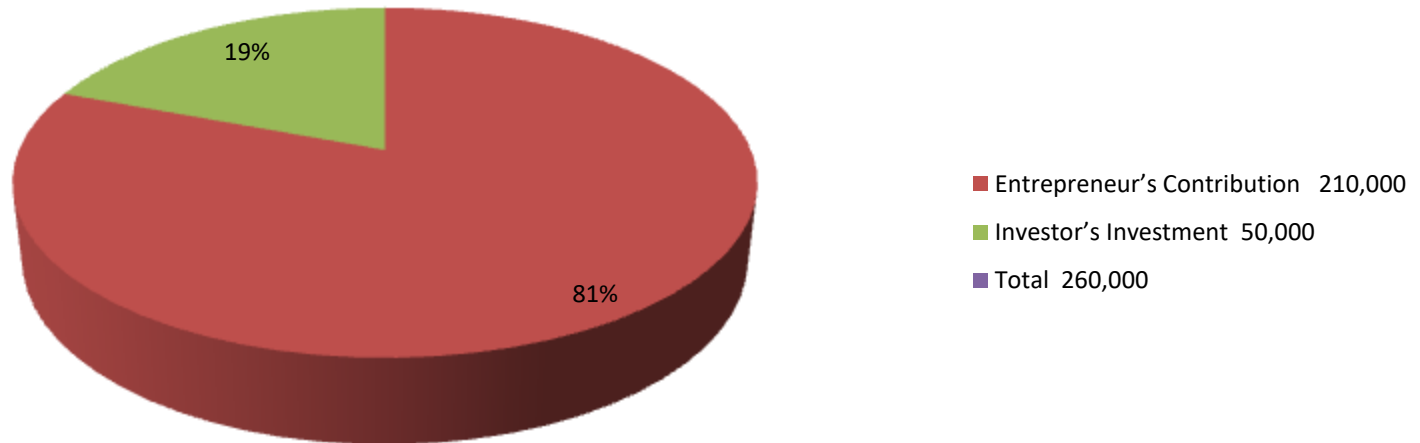
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
COW	01	100000	100000	01		50000	150,000
COW	01	50000	50000				50000
Calf	01	30000	30000				30000
Calf	01	30000	30000				30000
Total	04		210,000	01		50,000	260.000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Feed & Medicine	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400	241,920	254,016
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)		14,400	172,800	184,320	196,416
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	172,800	184,320	196,416
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	152,800	317,120
	Total Cash Inflow	222,800	337,120	513,536
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	152800	317,120	493,536

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 10 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

