

Proposed NU Business Name: NONDITA DAIRY FARM



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



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHRI. NONI GOPAL
Age	:	30/10/1983(34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Sisters
Address	:	Vill: Namuja Nathpara, P.O:Banglabazar , P.S:Bogra Shadar , 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	:	ORUN BALA
(iii) Father's name	:	SHRI. LOKHIKANTO PRANK
(iv) GB member's info	:	Branch: Namuja Bogra, Centre # 46 (Female), Member ID:4295 , Group No: 08 Member since: 10 / 02/ 1992 (12Years) First loan: BDT 3,000 /- Existing Loan: BDT 25000 /- Outstanding loan: BDT 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	:	10 years experience in running business. 15 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.	:	01732-021436
Family's Contact No.	:	01784-822437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ORUNBALA joined Grameen Bank since 12 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NONDITA DAIRY FARM
Location	:	Namuja Nathpara, P.S:Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 75,000 /-
Financing	:	Self BDT 25000 /- (from existing business) 17 % Required Investment BDT 50,000 /- (as equity) 83 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 10 ft= 210 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk Sales , etc. ▪Average 70 % gain on sales. ▪The business is operating by entrepreneur. Existing no labor. ▪After getting equity fund 01 labor will be appointed. ▪Agreed grace period is 3 months.

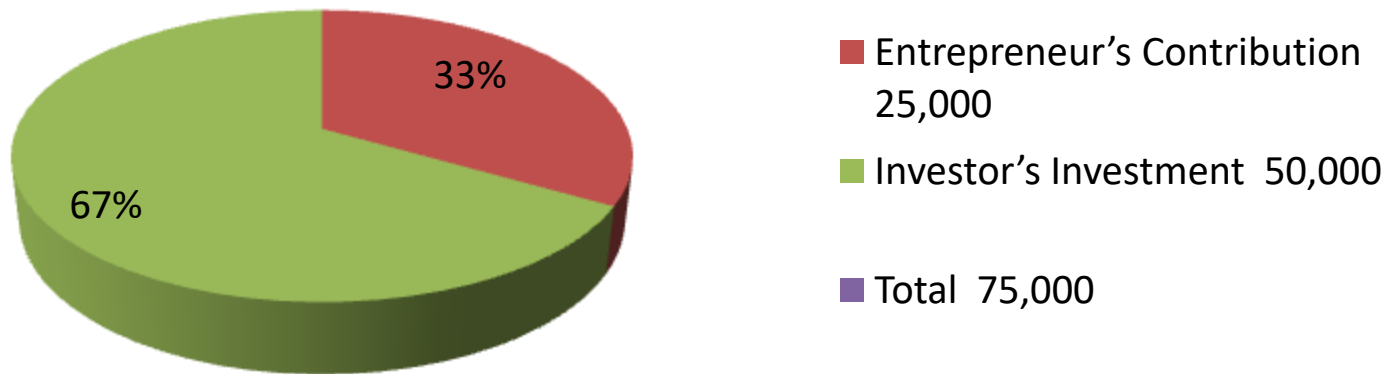
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
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
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		900	10,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	25,000	25,000	1	50,000	50,000	75,000
Security	0	0	0	0	0	0	0
Total	5	25000	25000	1	50000	50000	75000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		4,500	54,000	60,300	66,915
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	176,400	198,000	220,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		156,400	334,400
	Total Cash Inflow	226,400	354,400	555,080
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	156,400	334,400	535080

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Namuja
Nathpara, Banglabazar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

