

Proposed NU Business Name: TOPI DAIRY FARM



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.TOPI MAI
Age	:	04-02-1994(23 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Bather 1 Sister
Address	:	Vill: Purbo Kantonagor: P.O: Kantonagor: P.S: Dhunot 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	:	MST. FULERA BEGUM
(iv) GB member's info	:	MD. SATTAR AKONDO Branch: Alangi-Dhunot. Centre # 12(Female), Member ID: 1633, Group No: 05 Member since: 10-03-1987(30Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 1,000/- Existing Loan: BDT 15,000, Outstanding loan:
(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 8 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculcher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-798473
Mother's Contact No.	:	01755-308637
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FULERA BEGUM joined Grameen Bank since 30 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOPI DAIRY FARM
Location	:	Purbo Kantonagor,Alangi bazar.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business)71 % Required Investment BDT 40,000/-(as equity)29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	24 ft x 12 ft = 244 square 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 Dhunot, Bogra▪Agreed grace period is 3 months.

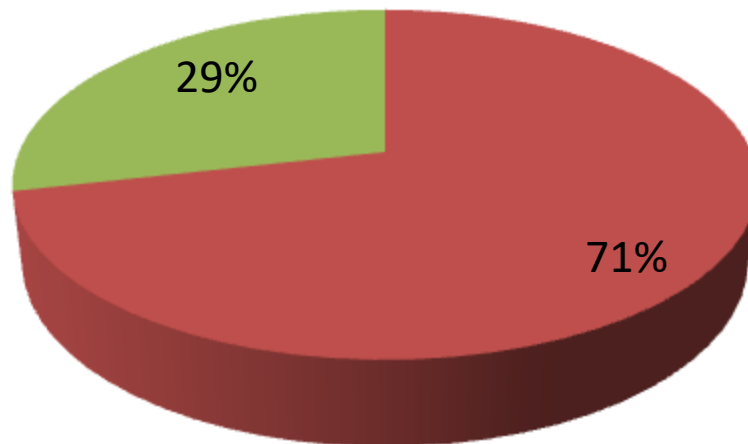
Existing Business (BDT)

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		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70,000	70,000	1	40,000	40,000	110,000
Smal cow	2	30,000	30,000				30,000
Total	2		100,000	1		40,000	140,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 40,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Feed & Medicine	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		7,400	88,800	96,000	103,560
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	88,800	96,000	103,560
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	72,800	152,800
	Total Cash Inflow	128,800	168,800	256,360
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	72,800	152,800	240,360

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 8 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

