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



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta						
Name	:	Md Asik Miya				
Age	:	20-08-1998 ( 19 Years)				
Education, till to date	:	H.S.C				
Marital status	:	Unmarried				
Children	:	Nill				
No. of siblings:	:	04 Brothers				
Address	:	Vill: Baothar ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  Alimon Ramjan Branch: Uttorkhan, Centre # 46 (Female), Member ID:3174/3 , Group No: 01 Member since: 03-05-1997 (20 Years) First loan: BDT = 2,500 /- ,Last Loan :-25,000/-				
Further Information:		Outstanding loan:= 13,700/-				
(v) Who pays GB loan installment (vi) Mobile lady	:	Father 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 & Skill	:	02 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	•	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01786-483786
Family's Contact No.	:	01994-073414
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Alimon** joined Grameen Bank since 20 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

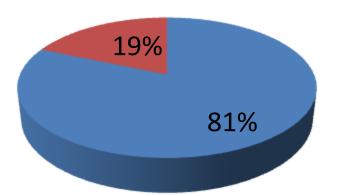
Proposed Nobin Udyokta Business Info						
Business Name	:	Vai Vai Dairy Farm				
Location	:	Baothar, Uttorkhan, Dhaka				
Total Investment in BDT	:	BDT 540,000/-				
Financing	: Self BDT 440,000/- (from existing business) 71%					
		Required Investment BDT 100,000/- (as equity) 29 %				
Present salary/drawings from business (estimates)		BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	25 ft x 20 ft= 500 square ft				
Security of the shop	:	Nill				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods Cow,Bull,Ox,etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>The shop is Owner .</li> <li>Collects goods from Asuliya,sherpur .</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Milk	2,200	66,000	792,000		
	0	0	0		
Total Sales (A)	2,200	66,000	792,000		
Less. Variable Expense					
Milk	1,760	52,800	633,600		
Total variable Expense (B)	1,760	52,800	633,600		
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400		
Less. Fixed Expense					
Rent		0	0		
Electricity Bill		300	3,600		
Transportation		0	0		
Mobile Bill		1000	12,000		
Entertainment		500	6,000		
Salary (sttaf)		0	0		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		6,800	81,600		
Net Profit (E) [C-D)		6,400	76,800		

	Investment Breakdown								
Doutioulous	Existing			Particulars Proposed			Proposed		
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total	
Cow	3	120000	360000	Cow	1	100000	100000	460,000	
Ох	1	65000	65000				0	65,000	
Basur	1	15000	15000				0	15,000	
			0				0	0	
			0				0	0	
			0				0	0	
			0				0	0	
			0				0	0	
			0				0	0	
			0				0	0	
Others			0	Others			0	0	
Total			440,000				100,000	540,000	

#### **Source of Finance**

■ Entrepreneur's contibution 440000 ■ Investor's Investment 100000 ■ Total 540000



Financial					
Particular	3rd year				
Revenue (sales)					
Milk	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense			<u> </u>		
Milk	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense			<u> </u>	1	
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation	<u> </u>	0	0	0	0
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item	<u> </u>		<u> </u>	<u> </u>	
Depreciation		0	0	0	0
Total Fixed Cost		6,865	82,380	83,199	84,059
Net Profit (E) [C-D)		17,135	205,620	219,201	233,461
Investment Payback			40,000	40,000	40,000

## Cash 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	100,000		
1.2	Net Profit	205,620	219,201	233,461
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		165,620	344,821
	Total Cash Inflow	305,620	384,821	578,282
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40,000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	165,620	344,821	538,282

## SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 02 Years

Own Business:02

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## THREATS

Theft

Fire

Political unrest

# Pictures















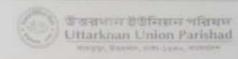
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## **FAMILY PICTURE**

