

## Proposed NU Business Name: **DUI BON DAIRY FARM**



Project identification and prepared by: Md. Obaidullah,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AFRIN JAHAN</b>
Age	:	06-08-1987 (29 Years)
Education, till to date	:	S S C Pass
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	01 Sister,01 Brother
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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	:	<b>MST AKHIMA BEGUM</b>
(iii) Father's name	:	<b>MD ABU BAKKAR SIDDIK</b>
(iv) GB member's info	:	Branch: Fulbari,Sariakandi, Centre # 35 (Female), Member ID: 2879/1, Group No: 01 Member since: 10-01-2011 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 12,000, Outstanding loan: 2709/-
(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	:	08 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01747-426267
Father's Contact No.	:	01757-345923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AKHIMA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DUI BON DAIRY FIRM</b>
Location	:	Khamarkandi Pachimpara 2 <sup>nd</sup> Baipass, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,25,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 140 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from</li><li>▪ Agreed grace period is 3 months.</li></ul>

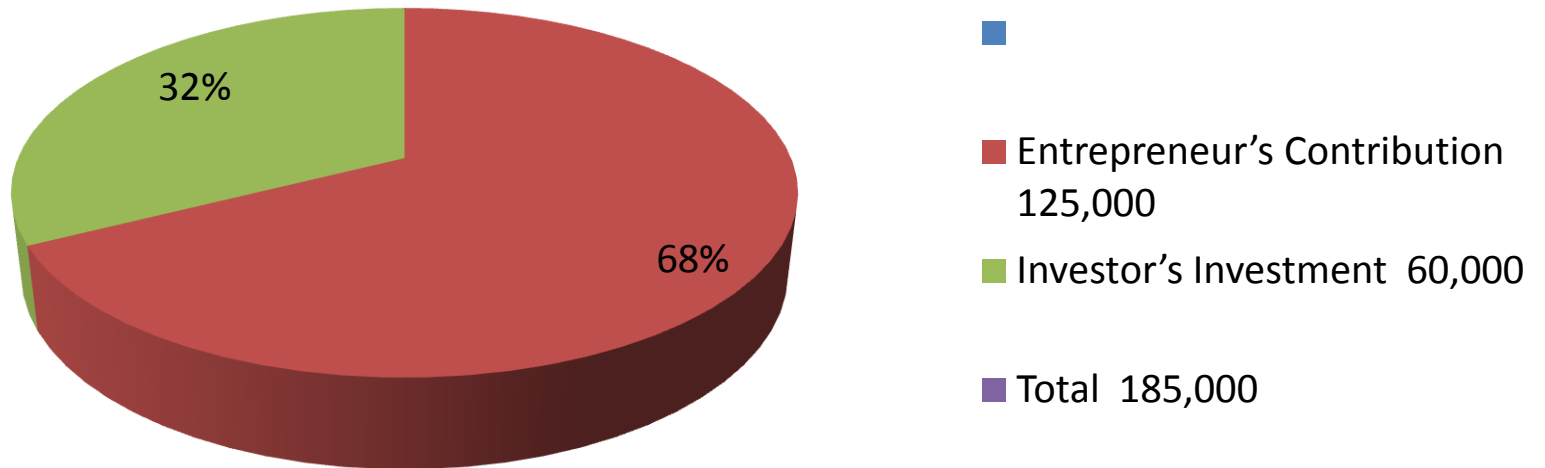
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (9 ltX40)	360	10,800	129,600
<b>Total Sales (A)</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Variable Expense</b>			
Milk (9 ltX40)	180	5,400	64,800
<b>Total variable Expense (B)</b>	<b>180</b>	<b>5,400</b>	<b>64,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>180</b>	<b>5,400</b>	<b>64,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>600</b>	<b>7,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Milk Cow	1	40000	40,000	1	60,000	60,000	100,000
Gab	1	35000	35,000	0	0	0	35,000
culf	2	25000	50,000	0	0	0	50,000
	<b>0</b>	<b>0</b>	<b>125,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>185,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (14 ltX40)	480	14,400	172,800	172,800	181,440
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>172,800</b>	<b>181,440</b>
<b>Less. Variable Expense</b>					
Milk (12 ltX40)	240	7,200	86,400	90,720	95,256
<b>Total variable Expense (B)</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>90,720</b>	<b>95,256</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>	<b>82,080</b>	<b>86,184</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,400</b>	<b>28,800</b>	<b>24,480</b>	<b>28,584</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	28,800	24,480	28,584
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		4,800	5,280
	<b>Total Cash Inflow</b>	<b>88,800</b>	<b>29,280</b>	<b>33,864</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>4,800</b>	<b>5,280</b>	<b>9,864</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

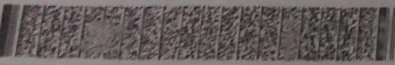


নাম: আরফিন জাহান  
 Name: Arifin Zahan  
 পিতা: মোঃ শহিদুল হোসেন  
 মাতা: মোছাঃ সখিনা বেগম  
 Date of Birth: 06 Aug 1987  
 ID NO: 19871022019000029

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য  
 কেবলমাত্র পরিচয় প্রদানের নিমিত্তই প্রদান করা হয়েছে এবং সেখানে অন্য কোনো ব্যবহার করা যাবে না।

ঠিকানা: বাসার/পোস্টা: ০, গ্রাম/জাতি: হামরকান্দি, ডাকঘর: বড়জু সনর  
 ৪৭০০, বিভাগ: সনর, বিভাগ: পৌরসভা, ৪৩৬।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ২২/০৯/২০১০



গ্রামীণ ব্যাংক  
 গ্রামীণ ব্যাংক শাখা

সহজ ঋণের পাশ বই

৩৫

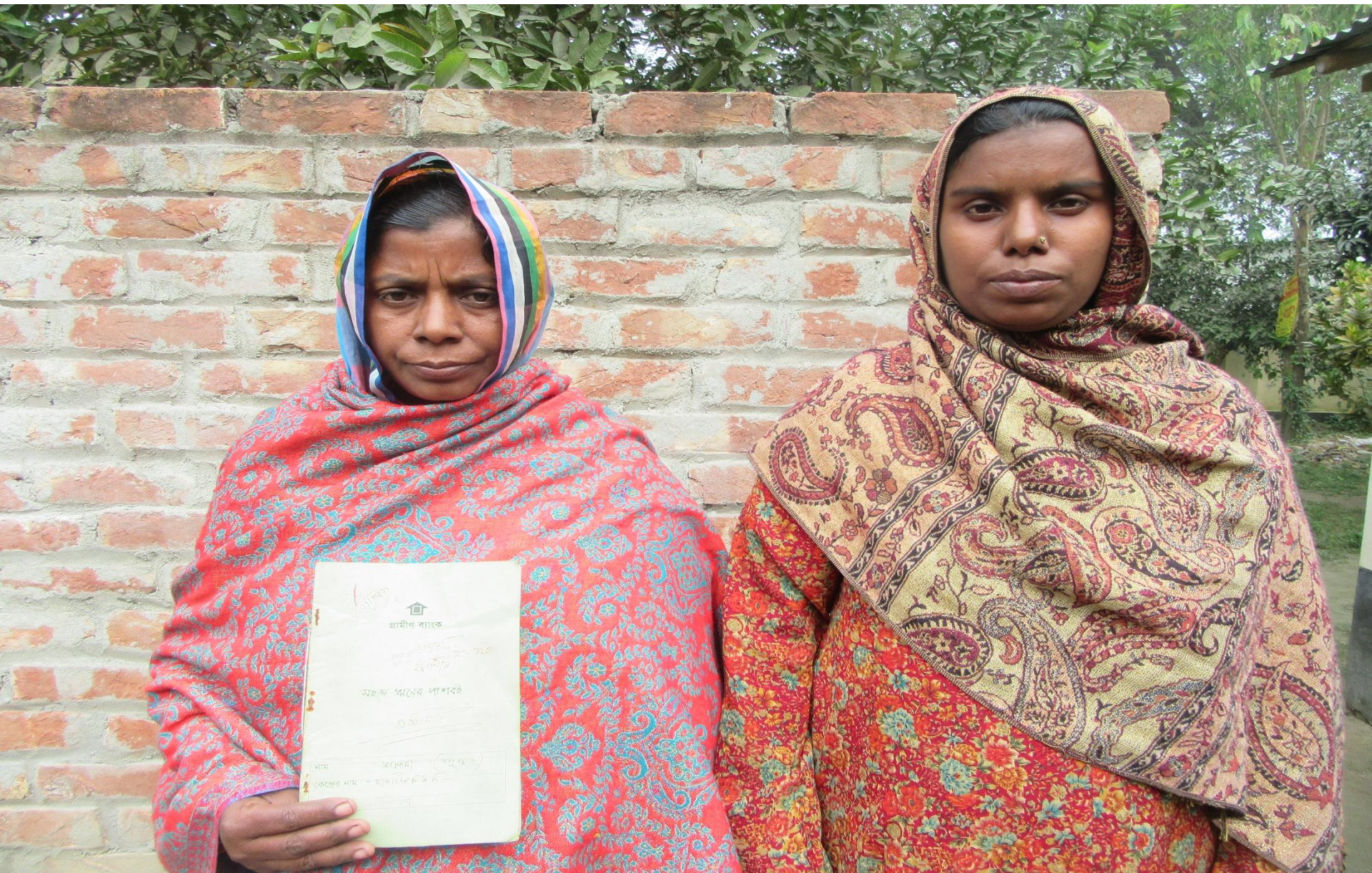
নাম: আরফিন জাহান  
 স্বামী নং: ২৫৭২/১  
 গ্রুপ নং: ১  
 কেন্দ্র নং: ৩৭৮৮

অনুমতি পত্র

আজি এই ঋণের অনুমতি লন প্রদান  
 করিতেছি (০), আগ্রার ছেনেও প্তী-  
 আওতীন জাহান, আগ্রা নিত বসিতে  
 "দুই লেন জেই লেন" অধিষ্ণন  
 করিতে আসতে, তে আগ্রা লেন  
 ঋণাধিক- আনন্ডি করিতে আসতে



# FAMILY PICTURE



ଗ୍ରାମୀଣ ବ୍ୟାଙ୍କ  
ମୁଖ୍ୟ କାର୍ଯ୍ୟାଳୟ  
ଭୁବନେଶ୍ୱର  
ମୁଖ୍ୟ ଅଧିକାରୀଙ୍କ ଦାଖଲ  
ମୁଦ୍ରା

ନାମ: (କାଳିଆ) (କିମ୍ପା) (କିମ୍ପା)  
କୋଷର ନାମ: - ଭାବନା ବିକାଶ କର୍ମ  
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