

Proposed NU Business Name: **FAISHAL DAIRY FARM**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHAMSUNNAHAR KHATUN
Age	:	17-03-1993 (24Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister .
Address	:	Vill: Mohasthan P.O Mohasthan P.S: Shibgong, 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	:	MST. LUTFUN NESHA
(iii) Huseband's name	:	MD.YASHIN ALI
(iv) GB member's info	:	Branch: Birampur, Bogra, Centre # 48(Female), Member ID:2936, Group No: 01 Member since: 10-02-2005 (12Years) First loan: BDT 10,000 /- Existing Loan: BDT 20,000/- Outstanding loan: 9230
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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-628893
Father's Contact No.	:	01779-112351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LUTFUN NESHA joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FAISHAL DAIRY FARM
Location	:	: Mohasthan, Shibgong, Bogra.
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 3,70,000/- (from existing business) 82% Required Investment BDT 80,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

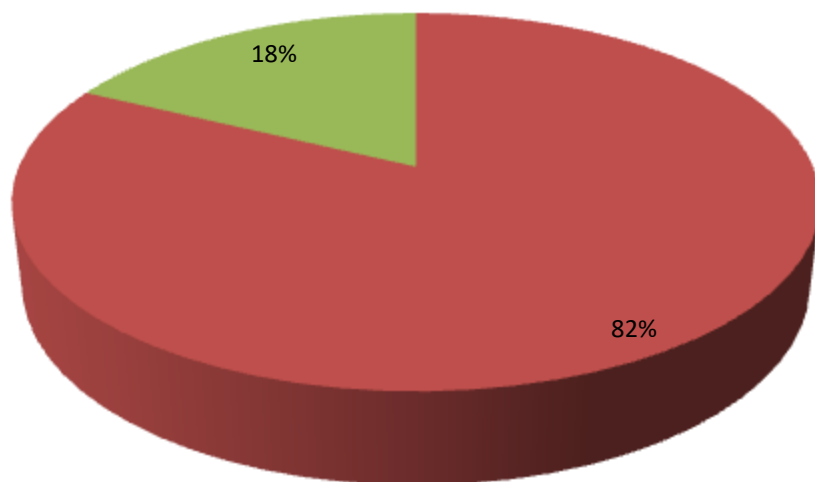
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	130000	130,000	1	80,000	80,000	210,000
Bokna	2	100000	200,000	0	0	0	200,000
Small Cow	1	40000	40,000	0	0	0	40,000
Total	4	0	370000	1	80000	80000	450000

Source of Finance



- Entrepreneur's Contribution
370,000
- Investor's Investment 80,000
- **Total 450,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
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
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		8,400	100,800	109,440	118,512
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	100,800	109,440	118,512
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,800	146,240
	Total Cash Inflow	180,800	178,240	264,752
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	68,800	146,240	232,752

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Mohasthan, Shibgong, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

