

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



Project identification and prepared by: Md . Mizanur Rahman,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.ZASMIN AKTER
Age	:	25-11-1989 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son,01 Daughter
No. of siblings:	:	01 Brother, 04 Sister.
Address	:	Vill: East Mohishaban P.O Mohishaban P.S: Gabtali, 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.SAMSUNNAHAR BEGUM
(iii) Houseband's name	:	MD.NAZRUL ISLAM
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 14(Female), Member ID:9514, Group No: 10 Member since: 10-05-2011 (5Years) First loan: BDT 5,000 /- Existing Loan: BDT 10000, Outstanding loan: 2520/-
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	:	05 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.	:	01722-135416
Father's Contact No.	:	01748-995653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	ZANID DAIRY FARM
Location	:	East Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 5,10,000/-
Financing	:	Self BDT 4,40,000/- (from existing business) 85% Required Investment BDT 70,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 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.

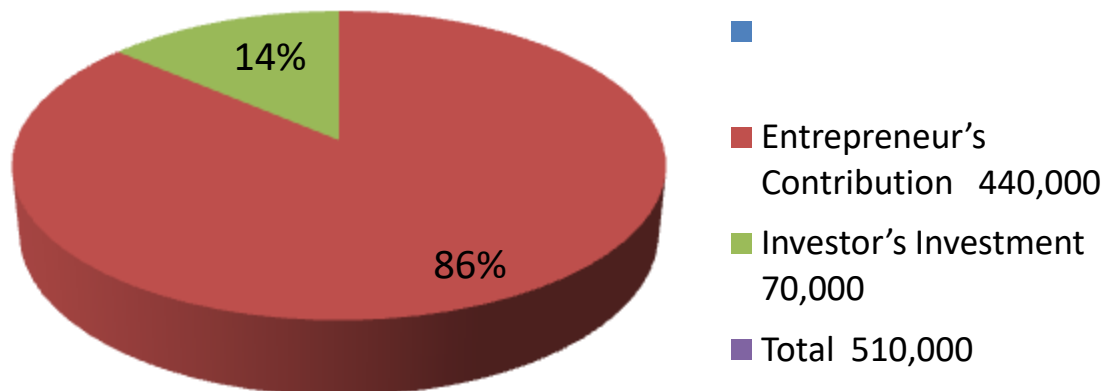
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk Product cost	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	80000	320,000	1	70,000	70,000	390,000
Bokna	2	50000	100,000	0	0	0	100,000
Culf	1	20000	20,000	0	0	0	20,000
Total	7	0	440000	1	80000	70000	510000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk Sales	800	24000	288000	302400	317520
Total Sales(A)	800	24000	288000	302400	317520
Less Variable Expense (B)					
Milk product cost	400	12000	144000	151200	158760
Total Variable Expense	400	12000	144000	151200	158760
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Fixed Expense					
Rent		200	2400	2400	2400
Electric Bill		100	1200	14400	172800
Transportaion		5,000	60000	63000	66150
Salary (Self)		400	4800	4800	4800
Salary (Staff)			0	0	0
Entertainment			0	0	0
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		5700	68400	84600	246150
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		47600	98980
	Total Cash Inflow	145,600	126,980	182,329
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	47,600	98,980	154,329

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;EastMohishaban,
Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

