

Proposed NU Business Name: **TIN BON DAIRY FARM**



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Mohasthan unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL HAKIM
Age	:	1-11-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	03 Doghter
No. of siblings:	:	3 Sister
Address	:	Vill: GokulP.O: GokulP.S:Bogra shadar 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	:	MOST MOST. ROWSHONARA
(iii) Husbent's name	:	LATE. MONSUR RAHMAN
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 26(Female), Member ID: 9793Group No: 02 Member since: 27-03-2002(15Years) First loan: BDT 8000 -
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan:Nil
(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 running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755546320
Mother's Contact No.	:	01737015861
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ROWSHONARA joined Grameen Bank since 15years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TIN BON DAIRY FARM
Location	:	Gokul, Gokul Bogra.
Total Investment in BDT	:	BDT3,20,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Milk sales.▪ Average gain on 80% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Mohasthan Bazer, Bogra▪ Agreed grace period is 3 months.

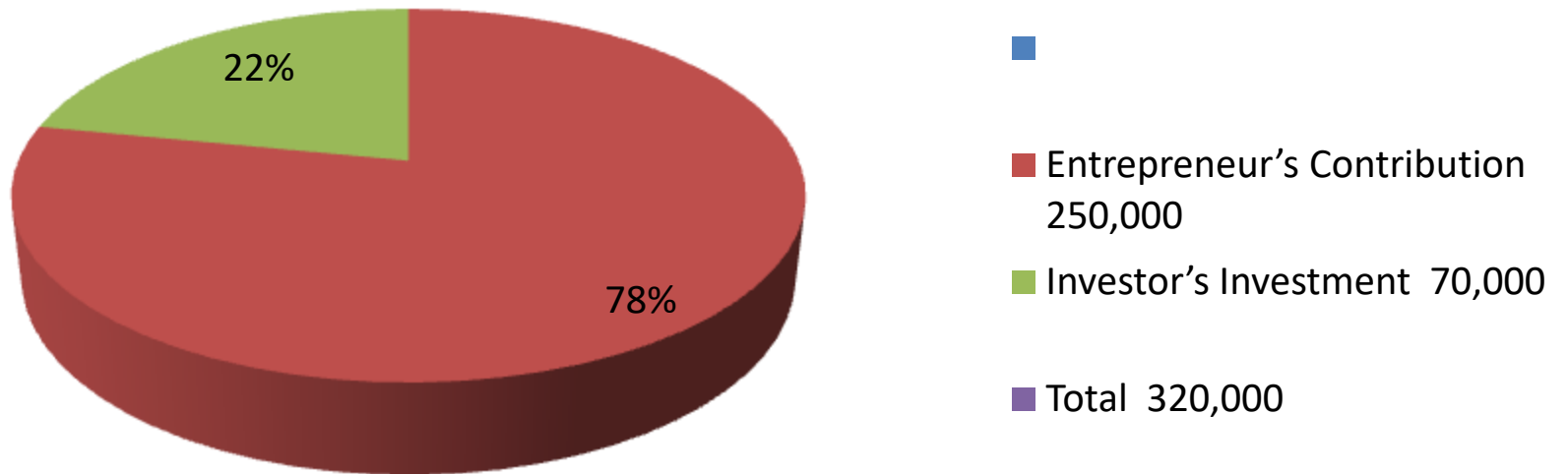
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Production cost	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	130000	130,000	1	70,000	70,000	200,000
Heifer	2	60000	120,000	0	5,000	0	120,000
Total	3		250,000	1	87,195	70,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Production cost	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,700	56,400	56,400	56,400
Net Profit (E) [C-D]		4,300	51,600	57,000	62,670
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	51,600	57,000	62,670
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		23,600	52,600
	Total Cash Inflow	121,600	80,600	115,270
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	23,600	52,600	87,270

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Gokul,Gokul,Bogra shadar,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











बालिका बचत
संस्था

बचत योजना

बचत खाता

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