

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



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Project verified by: Md. Mojaharul Islam



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

Name	:	<b>Md. Abdus Sattar</b>
Age	:	15-02-1986(31 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother &4 sisters
Address	:	Vill: Matikora P.O: Dhunat P.S: Dhunat , 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	:	<b>Most. Chara Khatun</b>
(iii) Father's name	:	<b>Late Abdul MAZID</b>
(iv) GB member's info	:	Branch: Dhunat ,Centre # 11(Female), Member ID: 1803, Group No: 04 Member since: 13-05-1997(20Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BD 8020/-
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running busines He has no Training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01770625428
Mother's Contact No.	:	01722834528
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat,Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Chara Khatun** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Firm, and home development.

## Proposed Nobin Udyokta Business Info

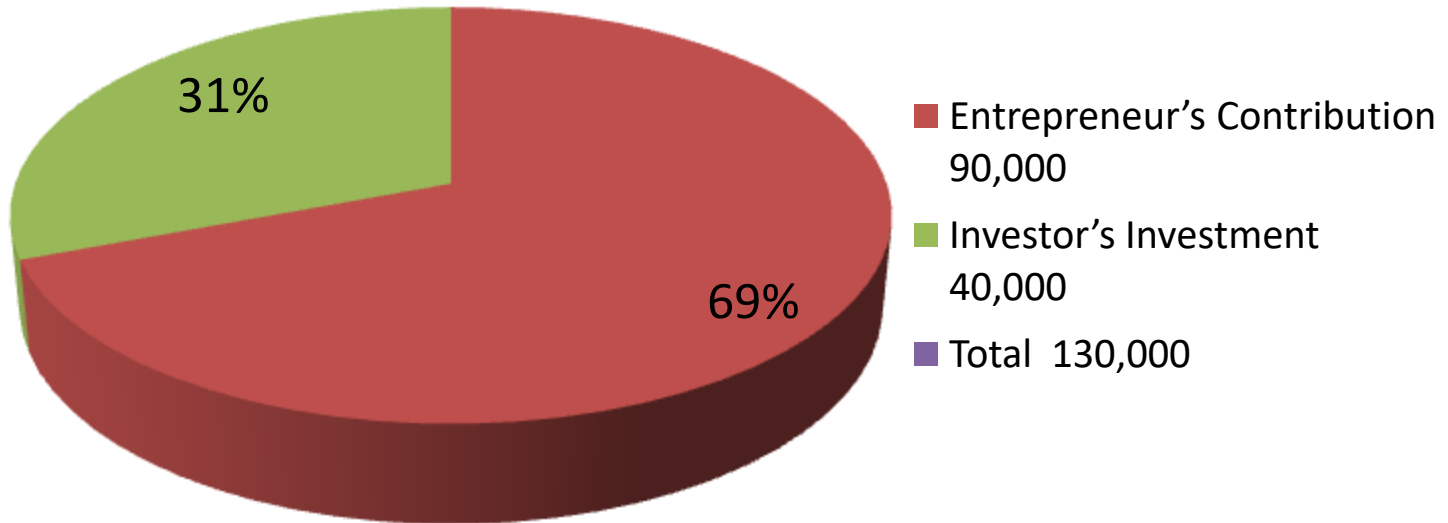
Business Name	:	<b>CHARA DAIRY FARM</b>
Location	:	Matikora,Dhunat,Bogra
Total Investment in BDT	:	BDT130,000
Financing	:	Self BDT 90,000(from existing business) 69% Required Investment BDT 40,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12ft x 10ft= 180square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Asutolian Cow , Deshi Cow .</li><li>▪Average 80% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	300	9,000	72,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>72,000</b>
<b>Less. Variable Expense</b>			
Milk	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>60,000</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>50,400</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>0</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	60,000	40,000	100,000
Calf	30,000	0	30,000
<b>Total</b>	<b>90,000</b>	<b>40,000</b>	<b>130,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Milk	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
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>4,200</b>	<b>50,400</b>	<b>50,400</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>	<b>70,560</b>	<b>76,608</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	90,000		
1.2	Net Profit	64,800	70,560	76,608
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,600	186,000
	<b>Total Cash Inflow</b>	<b>141,600</b>	<b>198,000</b>	<b>291,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>16000</b>	<b>16000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,600</b>	<b>186,000</b>	<b>279,960</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 0 Others: 0  
Experience & Skill : 7 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









# FAMILY PICTURE

