

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



Project identification and prepared by: Md. Motiur Rahman,
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Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | Md. Dulu |
| Age | : | 01-01-1989(28Years) |
| Education, till to date | : | Five |
| Marital status | : | married |
| Children | : | None |
| No. of siblings: | : | 02 Brothers, 01 Sisters |
| Address | : | Vill: Joysing P.O: Nimgashi 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 | : | Most. Bulbuli Begum |
| (iii) Father's name | : | Md. Shamsul Haque Mondol |
| (iv) GB member's info | : | Branch: Nimgachi Centre # 22(Female), Member ID: 1857, Group No: 01 Member since: 15-07-1997(20Years) First loan: BDT 5,000 /- |
| Further Information: | | Outstanding loan: 12120 |
| (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 | : | 07 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | No |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01722568154 |
| Family's Contact No. | : | 01796952722 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Bulbuli Begum joined Grameen Bank since 10 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

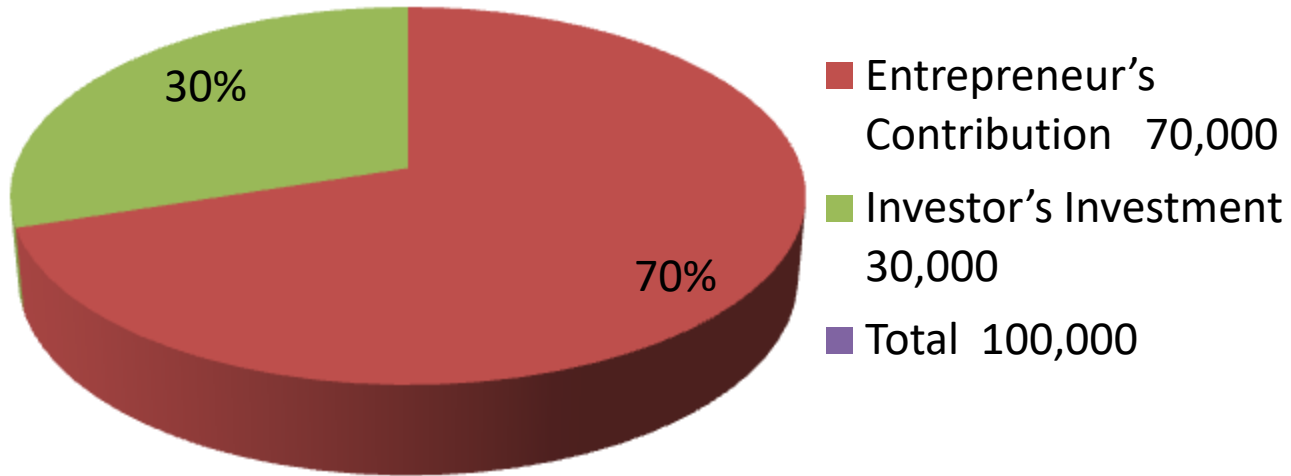
| | | |
|---|---|---|
| Business Name | : | DULU DAIRY FARM |
| Location | : | Joysing, Nimgashi,Dhunat,Bogra |
| Total Investment in BDT | : | BDT 1,00000/- |
| Financing | : | Self BDT 70,000/- (from existing business) 84% Required Investment BDT 30,000/- (as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 10 ft x 8 ft= 80 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months. |

Existing Business (BDT)

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

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|---------------|---------------|----------------|
| Cow | 50,000 | | 50,000 |
| Calf | 20,000 | 30,000 | 50,000 |
| Total | 70,000 | 30,000 | 100,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | 0 | | | | |
| Milk | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Less. Fixed Expense | | | | | |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Total fixed Cost (D) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Net Profit (E) [C-D] | | 8,000 | 96,000 | 103,200 | 110,760 |
| Investment Payback | | | 12,000 | 12,000 | 12,000 |

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

| SI # | <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 | 96,000 | 36,720 | 41,256 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 124,000 | 148,720 |
| | Total Cash Inflow | 166,000 | 160,720 | 189,976 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 30,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 12,000 | 12,000 | 12,000 |
| | Total Cash Outflow | 42,000 | 12,000 | 12,000 |
| 3 | Net Cash Surplus | 124,000 | 148,720 | 177,976 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

