

# Proposed NU Business Name: **M/S TAYEBA DAIRY FARM**

Project identification and prepared by: Md. Saidullah,  
Dupchachia Unit, Bugra

Project verified by: MD. Arifen Shiddique



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

Name	:	<b>MD. MOHSIN ALI</b>
Age	:	07-06-1988 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	01 Sister & 01 Brother
Address	:	Vill: Shiyala, P.O: Amotto, P.S: Dupchachia, 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>MST . AFROZA BIBI</b>
(iii) Father's name	:	<b>MD. ASHAHAK</b>
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 66(Female), Member ID: 6366, Group No: 01 Member since: 25-02-2001-2007 (07Years) First loan: BDT :4,000/-
Further Information:		Existing Loan: BDT: 8,000/- 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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-204355
Mother's Contact No.	:	01767-647706
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST . AFROZA BIBI** joined Grameen Bank since 17 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

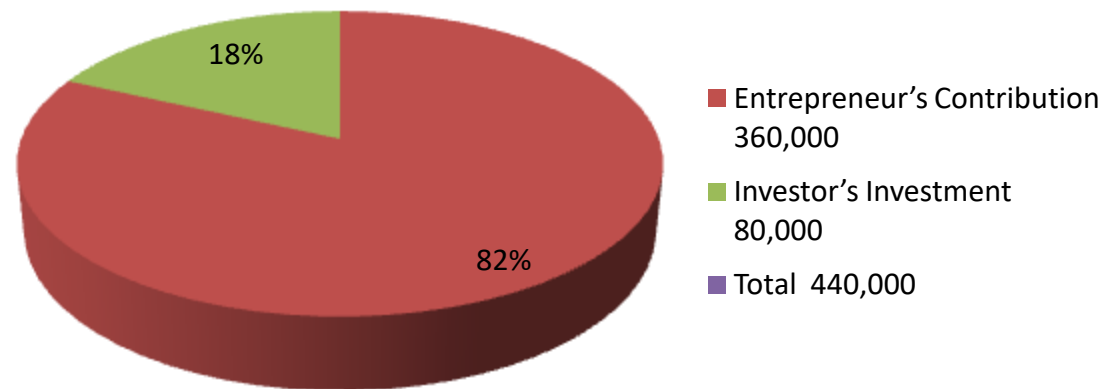
Business Name	:	<b>M/S TAYEBA DAIRY FARM</b>
Location	:	Shiyala, Amsatto, Dupchachia
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 360,000/-(from existing business) 82% Required Investment BDT 80,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Milk.</li><li>▪Average 50% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	1900	57000	684000
<b>Total sales (A)</b>	1900	57000	684000
<b>Less Variable Exp.</b>			
Grocery item	1520	45600	547200
<b>Total Variable exp. (B)</b>	1520	45600	547200
<b>Contribution Margin CM [C= (A-B)]</b>	<b>380</b>	<b>11400</b>	<b>136800</b>
<b>less fixed exp.</b>			
Rent		500	6000
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Guard		0	0
Genaretor		0	0
Mobile		300	3600
<b>total fixed cost (D)</b>		7300	87600
<b>Net profit (E) [C-D]</b>		<b>4100</b>	<b>49200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	4	80000	320000	1	80000	80,000	400,000
Calf	2	20000	40000			0	40,000
	6	100000	360,000	1	80000	80,000	440000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1200	36000	432000	453600	476280
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Variable Expense (B)</b>					
Milk	168	5040	60480	63504	66679
<b>Total Variable Expense</b>	<b>168</b>	<b>5040</b>	<b>60480</b>	<b>63504</b>	<b>66679</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1032</b>	<b>30960</b>	<b>371520</b>	<b>390096</b>	<b>409601</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		700	8400	100800	1209600
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>11700</b>	<b>140400</b>	<b>228360</b>	<b>1337538</b>
<b>Net Profit (E)= [C-D]</b>		<b>19260</b>	<b>231120</b>	<b>242676</b>	<b>254810</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	231,120	242676	254809.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		199120	409796
	<b>Total Cash Inflow</b>	<b>311,120</b>	<b>441,796</b>	<b>664,606</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>199,120</b>	<b>409,796</b>	<b>632,606</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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