

## Proposed NU Business Name: **MA 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	:	<b>MD. EMAN ALI</b>
Age	:	17-11-1992 (24Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother 01 Sisters
Address	:	Vill: Moria P.O Moria 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	:	<b>MST. RINA BEGUM</b>
(iii) Father's name	:	<b>MD. DULOTGGMAN</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 23(Female), Member ID:9524/2, Group No: 02 Member since: 08-10-2005 (05Years) First loan: BDT 5000 /- Outstanding loan: NILL
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	:	10 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.	:	01737-513366
Father's Contact No.	:	01737-710118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RINA 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	:	<b>MA DAIRY FARM</b>
Location	:	: Moria, Gabtali, Bogra.
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT 1,55,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

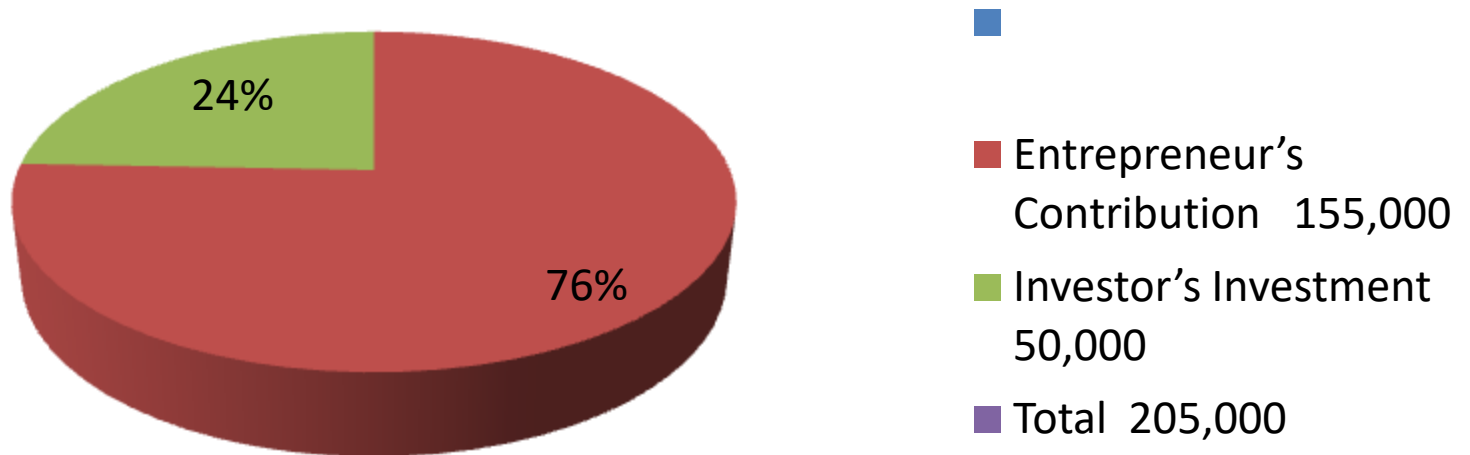
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Production	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Milk Production	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,700</b>	<b>20,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	40000	80,000	1	50000	50,000	130,000
Bokna culf	3	25000	75,000	0	0	0	75,000
	<b>5</b>	<b>0</b>	<b>155,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>205,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Production	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Milk Production	300	9,000	108,000	113,400	119,070
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>	<b>52,800</b>	<b>52,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,600</b>	<b>55,200</b>	<b>60,600</b>	<b>66,270</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	55,200	60,600	66,270
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		35,200	75,800
	<b>Total Cash Inflow</b>	<b>105,200</b>	<b>95,800</b>	<b>142,070</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>35,200</b>	<b>75,800</b>	<b>122,070</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 10 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



YES



WE

KER

ONE SPACE



YES  
WE BELIEVE









# FAMILY PICTURE

