

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



Project identification and prepared by: Md Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MORSHED ALAM
Age	:	01-10-1987(30 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Douaghter
No. of siblings:	:	01 Bother
Address	:	Vill: Natapara, P.O: Rajbati,Thana: Kahalu,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	:	MST.MONOWARA BEGUM
(iii) Father's name	:	MD.ROTIB ALI
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 67 (Female), Member ID: 7425/1, Group No: 04 Member since: 18-03-1996 (05Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-446679
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MONOWARA BEGUM joined Grameen Bank since 21 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORSHED DAIRY FARM
Location	:	Natapara,Kahalu,Bogra
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 245,000/-(from existing business) 78% Required Investment BDT 70,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

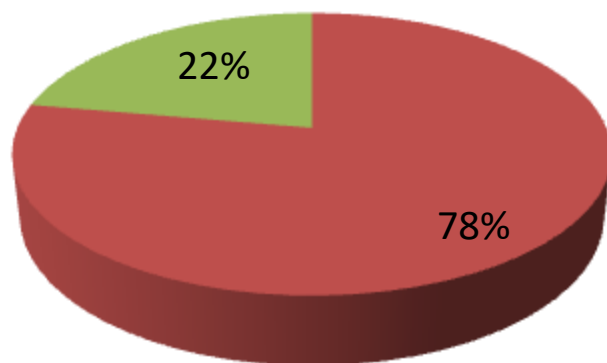
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
kola	30,000	360,000
Total Sales (A)	30,000	360,000
Less Variable Expense		
Kola	21,000	252,000
Total variable Expense (B)	21,000	252,000
Contribution Margin (CM) [C=(A-B)]	9,000	108,000
Less Variable Expense		
Transportation	500	6,000
Salary (self)	5,000	60,000
Mobile bill	300	3,600
Total fixed cost (D)	5,800	69,600
Net Profit (E)= [C-D]	3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	90,000	90000	1	70,000	70000	160000
Cow(Dashi)	1	60,000	60000	0	0	0	60000
Cow(Australian)	1	80,000	80000	0	0	0	80000
Calf	1	15,000	15000	0	0	0	15000
Total	4	0	245,000	1	0	70,000	315000

Source of Finance



- Entrepreneur's Contribution
245,000
- Investor's Investment 70,000
- Total 315,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Poultry Hen.	60,000	720,000	756,000	793,800
Total Sales (A)	60,000	720,000	756,000	793,800
Less. Variable Expense				
Poultry Hen.	42,000	504,000	529,200	555,660
Total variable Expense (B)	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Transportation	700	8,400	8,820	9,261
Electricity bill	100	1,200	1,260	1,323
Salary (self)	5000	60,000	63,000	66,150
Entertainment	200	2,400	2,520	2,646
Mobile Bill	400	4,800	5,040	5,292
Total Fixed Cost	6400	76,800	80,640	84,672
Net Profit (E) [C-D]	11,600	139,200	146,160	153,468
Investment Payback		28,000	28,000	28,000

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

SR#	<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	139,200	146,160	153,468
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,200	229,360
	Total Cash Inflow	209,200	257,360	382,828
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	111,200	229360	354828

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Natapara,Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

