

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD .MANIK MIA
Age	:	10-08-1982(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Sisters,01 Brother
Address	:	Vill: Ashocola P.O: Hazra dighi P.S:Bogra shadar 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 NIHAR BANU
(iii) Father's name	:	LATE ABUL HOSSEN MONDOL
(iv) GB member's info	:	Branch: Nungola,Bogra , Centre # 29(Female), Member ID: 3035, Group No: 04 Member since: 10-04-1998(19 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 70,000/-, Outstanding loan:48120/-
(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	:	Nil He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-599819
Mother's Contact No.	:	01771-376984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST NIHAR BANU joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DOLI DAIRY FARM
Location	:	Ashacola,Hazardighi, Bogra.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/-(from existing business) 69% Required Investment BDT 60,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; cow, Bull,etc.▪Average gain on 85%sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Mohasthan Bazer, Bogra▪Agreed grace period is 3 months.

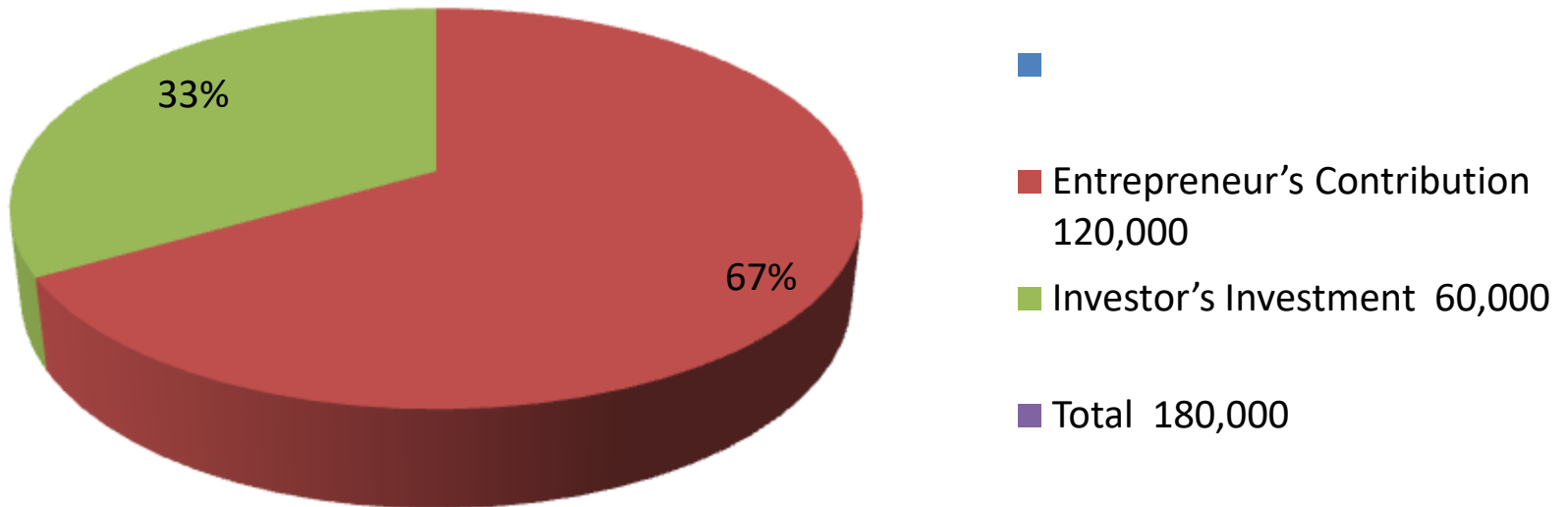
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator Item Rent	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Decorator Item Rent Cost	75	2,250	27,000
Total variable Expense (B)	75	2,250	27,000
Contribution Margin (CM) [C=(A-B)]	425	12,750	153,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		6,650	79,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	40000	80,000	1	60,000	60,000	140,000
Bull	2	20000	40,000	0	0	0	40,000
Total	4		120,000	2	60,000	60,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Milk production cost	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		400	4,800	4,800	4,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,100	73,200	73,200	73,200
Net Profit (E) [C-D]		14,300	171,600	183,840	196,692
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	171,600	183,840	196,692
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		147,600	307,440
	Total Cash Inflow	231,600	331,440	504,132
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	147,600	307,440	480,132

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience; Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Ashacola,Bogra
shadar,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family Picture

