

Proposed NU Business Name: MA DAIRY FARM



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOKSAD ALAM
Age	:	28-07-1993 (24 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother
Address	:	Vill: Dhora , P.O Parihat, P.S: Gabtali, Dist: Bogra
00 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. KHODEZA KHATUN
(iii) Father's name	:	MD. MOKBUL MOONDOL
(iv) GB member's info	:	Branch: Mohishaban, Gabtali Centre #08 (male), Member ID: 1274/2, Group No: 05 Member since: 20-01-2001 (10 Years) First loan: BDT 500 /- Existing loan: BDT 15,000/- Outstanding loan: 3450/-
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. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-488275
Family's Contact No.	:	01744-791245
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHODEZA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FARM
Location	:	Dhora, Parihat,Gabtali, Bogra.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 74% Required Investment BDT 40,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 30 ft= 600 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk Sales.▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

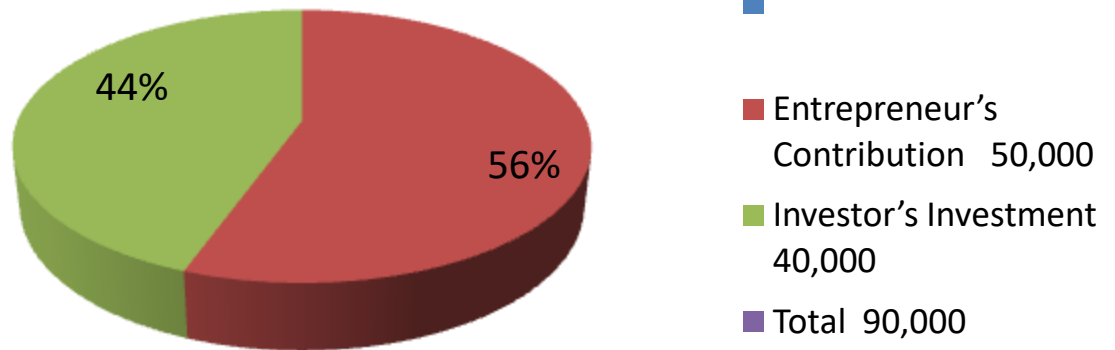
Existing Business (BDT)

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

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	40,000	40,000	90,000
				0	0	0	0
				0	0	0	0
Total	1		50,000	1	40,000	40,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk Produc cost	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
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
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		4,600	55,200	60,600	66,270
Investment Payback			16,000	16,000	16,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
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		39,200	83,800
	Total Cash Inflow	95,200	99,800	150,070
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	98,000	16,000	16,000
3	Net Cash Surplus	39,200	83,800	134,070

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dhora,Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

