

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE ZUGOL CHANDRA
Age	:	12-02-1988 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Sisters 3 Brother
Address	:	Vill: Mohicharan, P.O: Mohicharan, P.S: Sonatala 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	:	Sreemoti Shabitri Rani
(iii) Father's name	:	Ragunath Prank
(iv) GB member's info	:	Branch: Digdari Sonatala, Centre # 20 (Female), Member ID: 6465/1, Group No: 02 Member since: 15-06-1997 (10 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 5,000/-, Outstanding loan: BDT 3,570
(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	:	12 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.	:	01710-872270
Mother's Contact No.	:	01740-859174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sreemoti Sabitri Rani joined Grameen Bank since 10 years ago. At first she took 3,000 taka 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	:	Mohicharan,, Sonatala, Bogra.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/-(from existing business) 59% Required Investment BDT 70,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Cow,Bull,Clap, etc. ▪Average 70% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪One employee will be appointed. ▪The shop is own. ▪Collects goods from Local Market, Bogra ▪Agreed grace period is 3 months.

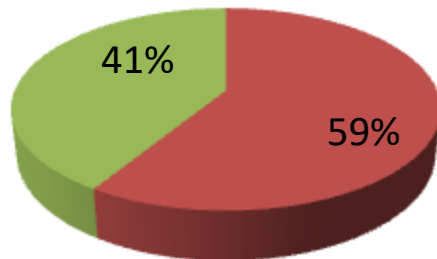
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk Production	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,200	62,400
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	1	40000	40,000	1	70,000	70,000	110,000
Clap	1	20000	20,000	0	0	0	20,000
Bull	1	40000	40,000	0	0	0	40,000
Total	3		100,000	1	70,000	70,000	170,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk Production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,200	62,400	62,400	62,400
Net Profit (E) [C-D]		5,300	63,600	69,900	76,515
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	63,600	69,900	76,515
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		23,600	53,500
	Total Cash Inflow	133,600	93,500	130,015
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	110,000	40,000	40,000
3	Net Cash Surplus	23,600	53,500	90,015

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:
Experience & Skill : 12 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mohicharan,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

