

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

Project identification and prepared by: Monoj kumar sarkar
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHADAT HOSSAN
Age	:	16-08-1995 (22 Years)
Education, till to date	:	3 rd year(Honurs)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Gopalpur, P.O:Charghat, P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	RAHEMA BEGUM
(iii) Father's name	:	OYAJED ALI
(iv) GB member's info	:	Branch: Charghat, Centre # 42/m (Female), Member ID: 10299, Group No: 10 Member since: 12-03-2008 to 20-02-2014 New 28-01-16(06Years)
Further Information:		First loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 15,000, Outstanding loan: 11,040
(vi) Mobile lady	:	Fathers
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-925782
Father's Contact No.	:	01744-425420
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHEMA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 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	:	Gopalpur,Rajshahi .
Total Investment in BDT	:	BDT-150,000/-
Financing	:	Self BDT 100,000/-(from existing business)67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 30 ft= 900 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Milk sale.The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

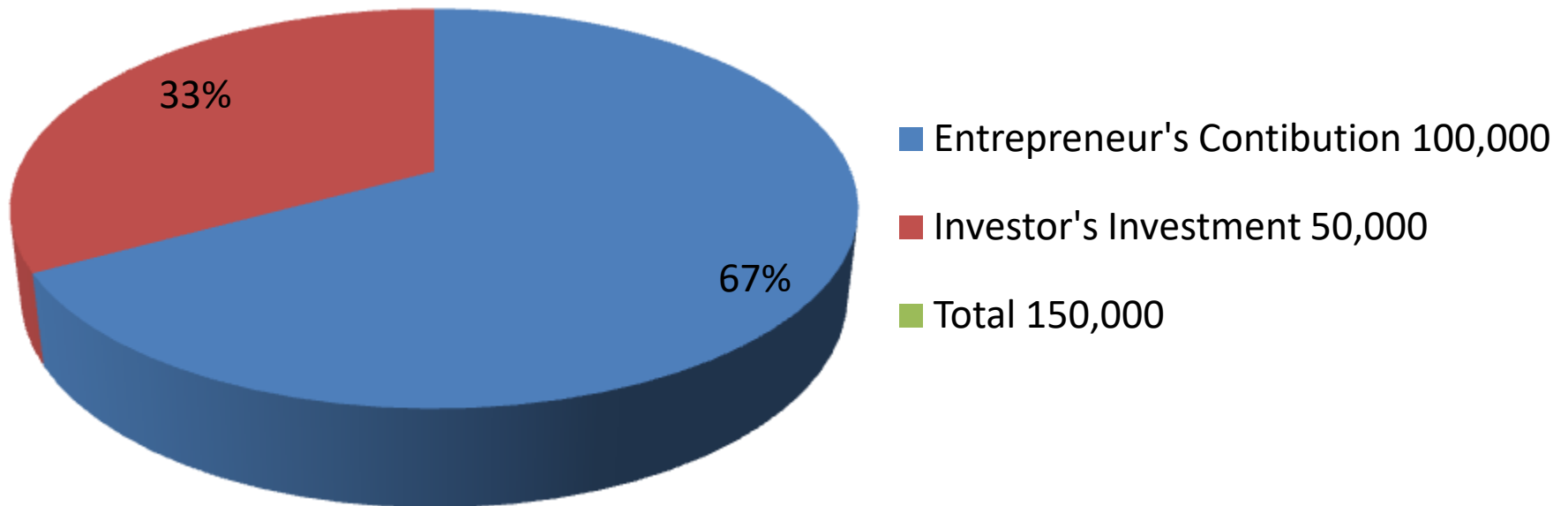
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	900	27,000	324,000
Total Sales (A)	900	27,000	324,000
Less. Variable Expense			
Total variable Expense (B)			
Milk sale	900	27,000	324,000
	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Food		4,000	48,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		18,000	216,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (1x80,000)	80,000	40,000	120,000
Cow Small (1x20,000)	20,000	0	20,000
Food	0	10,000	10,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk sale	1,100	33,000	396,000	415,800	436,590
Total Sales (A)	1,100	33,000	396,000	415,800	436,590
Less. Variable Expense					
Total variable Expense (B)					
Milk sale	1,100	33,000	396,000	415,800	436,590
	1,100	33,000	396,000	415,800	436,590
Contribution M.(CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Food		4,000	48,000	50,000	55,000
Electricity Bill		200	2,400	3,000	3,200
Transportation		500	6,000	7,000	8,000
Salary (self)		4,000	48,000	48,000	48,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	3,000
Total Fixed Cost		9,000	108,000	111,800	118,600
Net Profit (E) [C-D]		24,000	288,000	304,000	317,990
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	288,000	304,000	317,990
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		268,000	552,000
	Total Cash Inflow	338,000	572,000	869,590
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	268,000	552,000	849,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest