

Proposed NU Business Name: **M/S CM DAIRY FARM**



Project identification and prepared by: Md Majnu Hossen,,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAHFUJAR RAHMAN
Age	:	20-10-1991(26 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister 2 Bather
Address	:	Vill:Khanpur,P.O:Khanpur,P.S:Sherpur, 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	:	
(iii) Father's name	:	MOST.MORIYAM BEGUM
(iv) GB member's info	:	MD.SHOHOR ALI Branch:Sugart,Sherpur,Centre # 35 (Female), Member ID: 4006, Group No: 07
Further Information:		Member since: 17-08-2010 (06 Year)
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-973291
Mother's Contact No.	:	01741-857248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORIYAM BEGUM Grameen Bank since 10 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	:	M/S CM DAIRY FARM
Location	:	Khanpur, Sherpur.
Total Investment in BDT	:	BDT 280,00/-
Financing	:	Self BDT 220,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 08 ft = 160 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

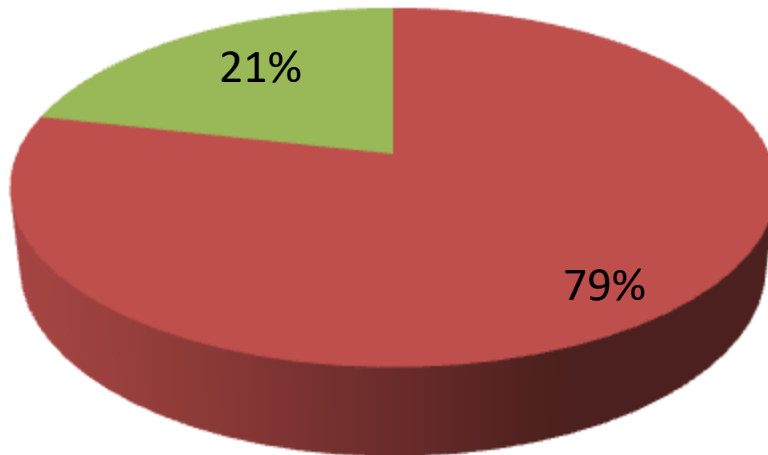
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	1	120,000	120,000	1	60,000	60,000	180,000
Cow	1	100,000	100,000				100,000
Total	2		220,000	1		60,000	280,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 60,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Feed & Medicine	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		12,300	147,600	157,680	168,264
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	147,600	157,680	168,264
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	123,600	257,280
	Total Cash Inflow	207,600	281,280	425,544
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	123,600	257,280	401,544

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

