

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



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD.ABDUS SAMAD</b>
Age	:	03-08-1986(31 Years)
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Mungli P.O:Chargat,P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.AGIFA BEGUM</b>
(iii) Father's name	:	<b>MD.LIYAKOT ALI</b>
(iv) GB member's info	:	Branch: Charghat , Centre # 4/m (Female), Member ID:1209/2, Group No: 03 Member since: 15-05-2004 to New 11-05-16(10Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 18,156
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Cosmetics
Entrepreneur Contact No.	:	01770-652778
Family Contact No.	:	01585-906054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.AGIFA BEGUM** joined 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

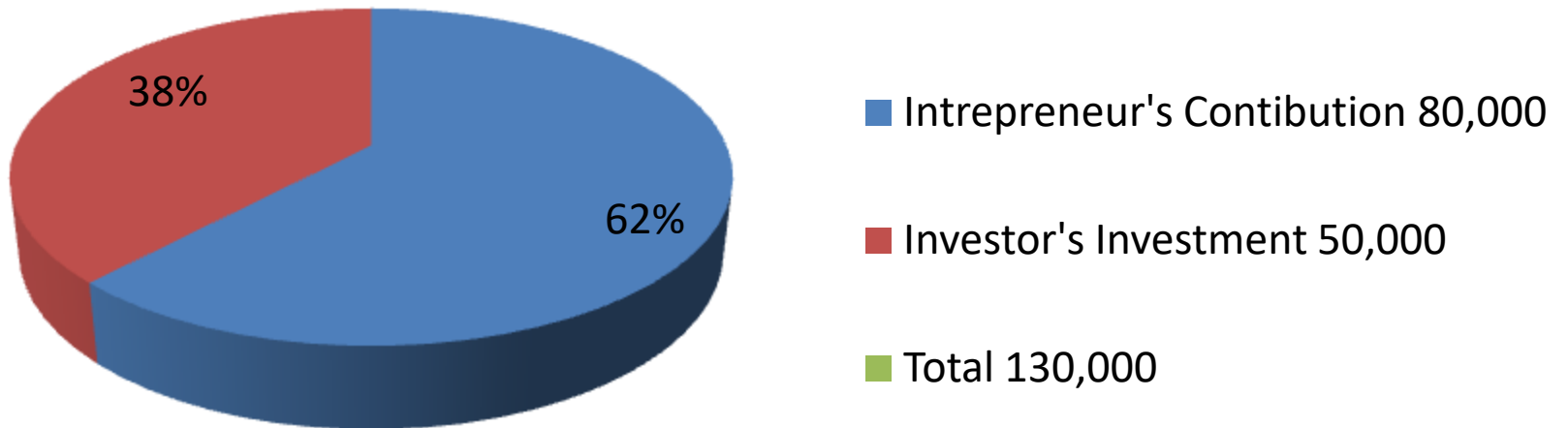
Business Name	:	<b>MA BABA DAIRY FARM</b>
Location	:	Mungli, Charghat ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ox Sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li><li>▪Average 50% gain on sale.</li></ul>

<b>Revenue (sales)</b>			
Ox Sale		100,000	200,000
<b>Total Sales (A)</b>		100,000	200,000
<b>Less. Variable Expense</b>			
Ox Sale		50,000	100,000
<b>Total variable Expense (B)</b>		50,000	100,000
<b>Contribution Margin (CM) [C=(A-B)</b>		50,000	100,000
<b>Less. Fixed Expense</b>			
Food		12,000	24,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		18,000	36,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
<b>Total fixed Cost (D)</b>		<b>34,200</b>	<b>68,400</b>
<b>Net Profit (E) [C-D)</b>		<b>15,800</b>	<b>31,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Ox sale		110,000	220,000	231,000	242,550
<b>Total Sales (A)</b>		110,000	220,000	231,000	242,550
<b>Less. Variable Expense</b>					
Ox sale		55,000	110,000	115,500	121,275
<b>Total variable Expense (B)</b>		55,000	110,000	115,500	121,275
<b>Contribution Margin (CM) [C=(A-B)]</b>		55,000	110,000	115,500	121,275
<b>Less. Fixed Expense</b>					
Food		12,000	24,000	25,000	26,000
Electricity bill		0	0		0
Transportation		3,000	6,000	6,500	7,000
Salary (self)		18,000	36,000	36,000	36,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		600	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>34,200</b>	<b>68,400</b>	<b>70,000</b>	<b>71,600</b>
<b>Net Profit (E) [C-D]</b>		<b>20.800</b>	<b>41.600</b>	<b>45.500</b>	<b>49.675</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>41,600</b>	<b>45,500</b>	<b>49,675</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		21,600	47,100
	<b>Total Cash Inflow</b>	<b>91,600</b>	<b>67,100</b>	<b>96,775</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>21,600</b>	<b>47,100</b>	<b>76,775</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest









