

**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	:	<b>MD.SHAKIL HOSSEN</b>
Age	:	
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Sister
Address	:	Vill:Polashbari , P.O: Chadmuhahat , P.S: Bogra Shadar , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SHEHARA BEGUM</b>
(iii) Father's name	:	<b>MD.TOTA MIYA</b>
(iv) GB member's info	:	Branch: Gokul , Centre #70 (Female), Member ID:9425/1 , Group No: 02 Member since: 02 / 05 /2010 ( 07 Years) First loan: BDT 10,000 /- Existing Loan: BDT 30,000 /- Outstanding loan: BDT 26620 /-
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	:	05 years experience in running business. 04 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.	:	01763-901681
Family's Contact No.	:	01736-642650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHEHARA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 10,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA DAIRY FARM</b>
Location	:	Polashbari , P.S: Bogra Shadar, Dist: Bogra
Total Investment in BDT	:	BDT 2,00000 /-
Financing	:	Self BDT 150,000 /- (from existing business) 75 % Required Investment BDT 50,000 /- (as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 8 ft= 64 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; , etc.</li> <li>▪Average 70 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing labor.</li> <li>▪After getting equity fund 01 labor will be appointed.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

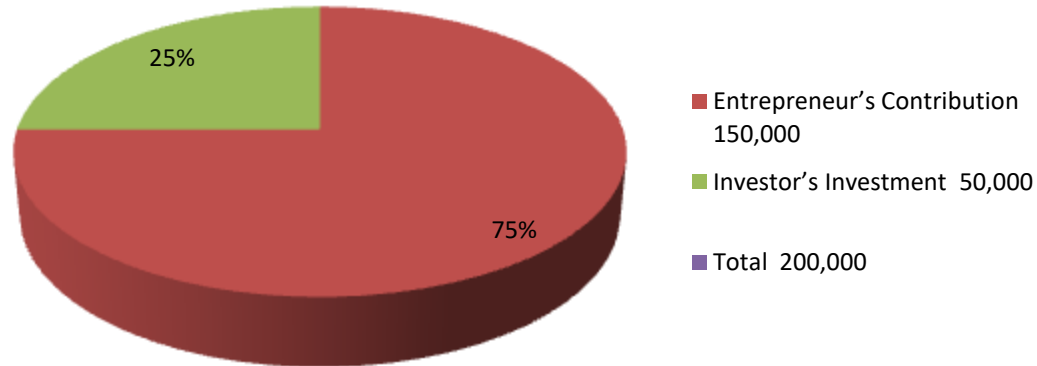
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales (10lt X40)	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk production cost	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>230</b>	<b>6,900</b>	<b>82,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>0</b>	<b>0</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Deshi Cow	1	50000	50,000	1	50000	50,000	100,000
Ox	2	50000	100,000	0	0	0	100,000
<b>Total</b>	<b>3</b>	<b>100000</b>	<b>150,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>					
Milk production	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		0	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>	<b>63,600</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,700</b>	<b>80,400</b>	<b>87,600</b>	<b>95,160</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	80,400	87,600	95,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	60,400	128,000
	<b>Total Cash Inflow</b>	<b>140,400</b>	<b>148,000</b>	<b>223,160</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,400</b>	<b>128,000</b>	<b>203,160</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

