

Proposed NU Business Name: M/S MILLAD DAIRY FARM



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MILLAD
Age	:	01-08-1991 (26 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Ksoberpara,P.O: Sukhanpukur ,P.S: Gabtoli 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	:	Most Mini Begum
(iii) Father's name	:	Md. Hafizer Begum
(iv) GB member's info	:	Branch: Sonarai. Gabtoli Centre # 48(Female), Member ID: 3292/3, Group No: 04 Member since: 20-07-2002 (15Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 5,000/-, Outstanding loan: BDT 5,000/-
(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. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-156255
Mother's Contact No.	:	01775-330047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. MINI BEGUM joined Grameen Bank since 15 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	:	M/S MILLAD DAIRY FARM
Location	:	Ksoberpara, Sukhanpukur, Gabtoli ,Bogra.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 16 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bull etc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own▪Collects goods from local market.▪Agreed grace period is 3 months.

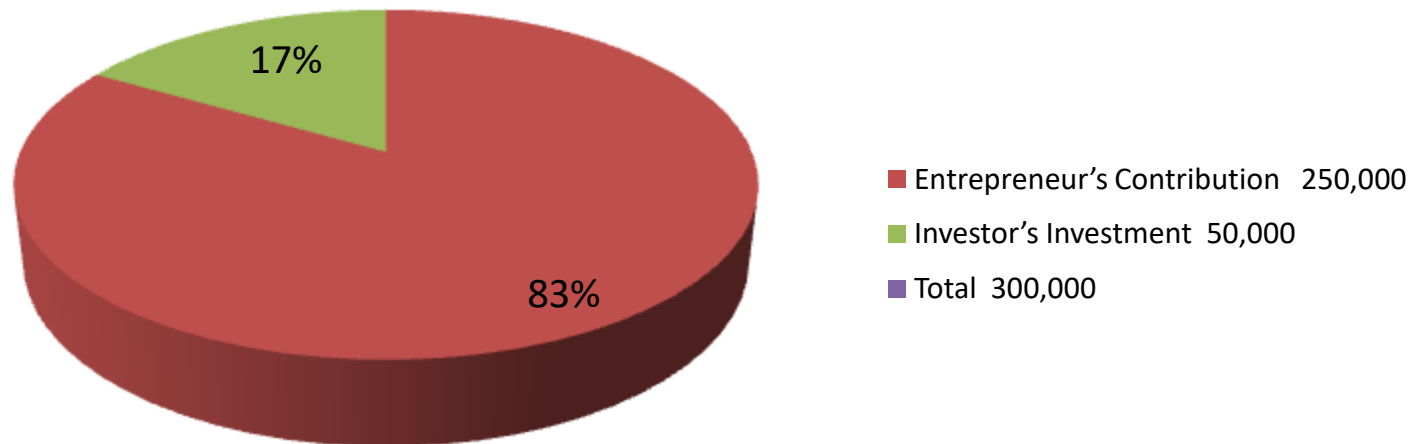
Existing Business (BDT)

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	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			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100000	200,000	1	50,000	50,000	260,000
Bull	1	50000	50,000	0	0	0	50,000
Total	3	150000	250000	1	50000	50000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Production	550	16,500	198,000	207,900	218,295
Total Sales (A)	550	16,500	198,000	207,900	218,295
Less. Variable Expense					
Milk Production	110	3,300	39,600	41,580	43,659
Total variable Expense (B)	110	3,300	39,600	41,580	43,659
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400	166,320	174,636
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D)		7,900	94,800	102,720	111,036
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	94,800	102,720	111,036
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		74,800	157,520
	Total Cash Inflow	144,800	177,520	268,556
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,800	157,520	248,556

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

