

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RATAN MIA
Age	:	18-12-1996 (21 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Sister
Address	:	Vill: Telehata ,P.O: Sukhanpukur ,P.S: Sonatala 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.Rawshonara Begum
(iii) Father's name	:	Md. Mofajjal Hosein
(iv) GB member's info	:	Branch: Sonarai Centre # 28(Female), Member ID: 9743/2, Group No: 04 Member since: 12-04-1995 (22 Years) First loan: BDT 1,500/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 12960/-
(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.	:	01720-967742
Mother's Contact No.	:	01727-228517
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Rawshonara Begum joined Grameen Bank since 22 years ago. At first she took 1,500 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	:	Telehata, Sukhanpukur, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Cow, Calve 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, Bogra ▪Agreed grace period is 3 months.

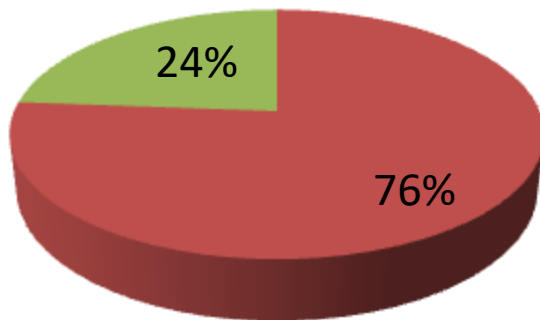
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk Production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	50,000	50,000	210,000
Total	3	80000	160000	1	50000	50000	210000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Production	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Milk Production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
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)		5,400	64,800	64,800	64,800
Net Profit (E) [C-D]		5,400	64,800	71,280	78,084
Investment Payback			20,000	20,000	20,000

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

Sl #	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	64,800	71,280	78,084
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		44,800	96,080
	Total Cash Inflow	114,800	116,080	174,164
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	44,800	96,080	154,164

SWOT ANALYSIS

<p>STRENGTH</p> <p>Employment: Self: 01 Family:0 ,Others:0 Experience & Skill : 5 Years Quality goods & services; Skill and experience; 10Years</p>	<p>WEAKNESS</p> <p>Lack of Capital/Investment</p>
<p>OPPORTUNITIES</p> <p>Huge demand in the community Location of shop;Telehata,Sukhanpukur,Bogra Regular customers;</p>	<p>THREATS</p> <p>Theft Fire Political unrest</p>

Pictures











Family picture

