

## Proposed NU Business Name: **MOUSUMI AKTER DAIRY FARM**



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Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MST. MOUSUMI AKTER (MOLI)</b>
Age	:	20-05-1993(24 Years)
Education, till to date	:	Hons"4 th
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Sisters
Address	:	Vill:Bagra sarkerpara,P.O:Sherpue,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	:	<b>MST. REFALI KHATUN</b>
(iv) GB member's info	:	<b>MD. BULU SARKER</b> Branch:Kusumbi,Sherpur,Centre # 46(Female), Member ID: 4070, Group No: 04 Member since:20-12-2000(07 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 5,000, Outstanding loan: BDT 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	:	05 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.	:	01741-764100
Mother's Contact No.	:	01719-615273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REFALI KHATUN** joined Grameen Bank since 07 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	:	<b>MOUSUMI AKTER DAIRY FARM</b>
Location	:	Bagra sarkerpara, Sherpur.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 160,000/- (from existing business) 73% Required Investment BDT 60,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Milks .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

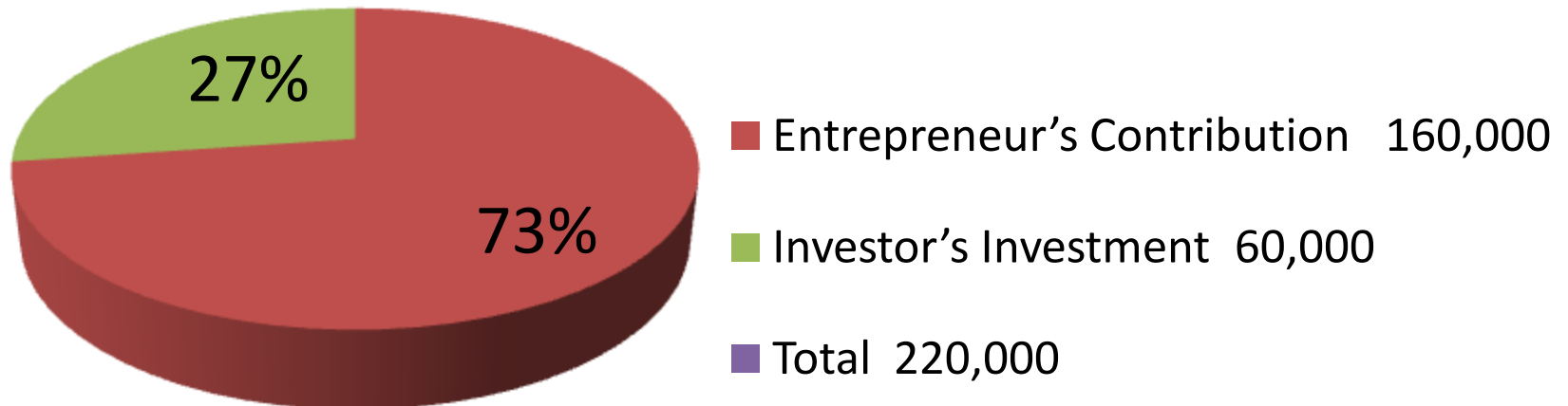
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,500	30,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>89,996</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,004</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow ( Austolia)	2	60,000	120,000	1	60,000	60,000	180,000
Small Cow	1	40,000	40,000				40,000
<b>Total</b>	<b>3</b>		<b>160,000</b>	<b>1</b>		<b>60,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk (50*20)	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Millk	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>	<b>60,480</b>	<b>63,504</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>	<b>241,920</b>	<b>254,016</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2500	30,000	30,000	30,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>7,600</b>	<b>91,200</b>	<b>91,200</b>	<b>91,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,600</b>	<b>139,200</b>	<b>150,720</b>	<b>162,816</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	<i>Particulars</i>	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	139,200	150,720	162,816
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		115,200	241,920
	<b>Total Cash Inflow</b>	<b>199,200</b>	<b>265,920</b>	<b>404,736</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,200</b>	<b>241,920</b>	<b>380,736</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 03 Others:0  
Experience & Skill : 5 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

