

Proposed NU Business Name: **M/S NAYON DAIRY FARM**



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Project verified by: Md. Mozaharul islam Sarker.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Nayon Mia
Age	:	08-02-1996 (21 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Sardhankuti, P.O: Sonarai, 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 Asma Begum
(iii) Father's name	:	Md Abdur Rahman
(iv) GB member's info	:	Branch: Digdair, Sonatala, Centre # 08(Female), Member ID: 4605, Group No: 09 Member since: 16-05-2005(07Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: Nil
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-183918
Mother's Contact No.	:	01766-901236
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Asma Begum joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NAYON DAIRY FARM
Location	:	Sardhankuti, Gobtali, Bogra.
Total Investment in BDT	:	BDT 670,000/-
Financing	:	Self BDT 600,000/-(from existing business) 90% Required Investment BDT 70,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Caw, etc.▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is own.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

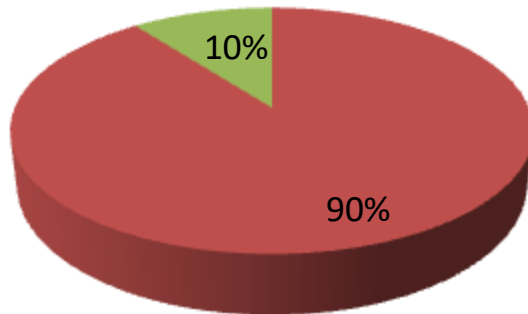
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Milk production	320	9,600	115,200
Total variable Expense (B)	320	9,600	115,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	150000	600,000	1	70,000	70,000	670,000
Bull	0	0	0	0	0	0	0
Total	4	150000	600000	1	70000	70000	670000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 70,000
- Total 670,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Milk production	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
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)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		12,200	146,400	157,200	168,540
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	146,400	157,200	168,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		118,400	247,600
	Total Cash Inflow	216,400	275,600	416,140
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	118,400	247,600	388,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 05 Years
Quality goods & services;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sordhankuti,Sonaroy, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

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Pictures









Family picture

