

Proposed NU Business Name: M/S MAYER DOYA DAIRY FARM



Project prepared by : Probir chandro pramanik
Sonatala unit. Bogra.

Project verified by: Md. Mozaharul islam Sarker.



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Most Joli Akter
Age	:	22-10-1998 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Maddadigholkandi, P.O: Velurpara, 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 Jhorna Begum
(iii) Father's name	:	Md Abdul Jolil
(iv) GB member's info	:	Branch: Jorgacha, Sonatala, Centre # 18(Female), Member ID: 1783/2, Group No: 08 Member since: 10-04-1997 (10Years) First loan: BDT 3,000/-
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	:	02 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.	:	01771-560460
Mother's Contact No.	:	01701-65556
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Jhorna Begum joined Grameen Bank since 10 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 MAYER DOYA DAIRY FARM
Location	:	Maddadigholkandi, Sonatala, Bogra.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 220,000/-(from existing business) 76% Required Investment BDT 70,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Caw, Bull etc.▪Average 80% 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.

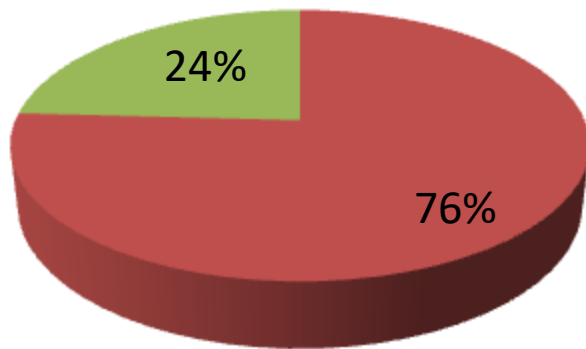
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	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			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	80000	160,000	1	70,000	70,000	230,000
Bull	1	60000	60,000	0	0	0	60,000
Total	3	140000	220000	1	70000	70000	290000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 70,000
- **Total 290,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		8,700	104,400	113,040	122,112
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	104,400	113,040	122,112
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,400	161,440
	Total Cash Inflow	174,400	189,440	283,552
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	76,400	161,440	255,552

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 052Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi,sonstala, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

,S

Pictures









Family picture

