

Proposed NU Business Name: **M/S MA DAIRY FIRM**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALAM
Age	:	04-10-1992(19 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill: Pushinda, P.O: Nusratpur.Thana: Adomdighi,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	:	MST. JAHANARA BIBI
(iii) Father's name	:	MD. ABDUL GOFUR
(iv) GB member's info	:	Branch: Adomdighi , Centre # 3 (Female), Member ID: 7707, Group No: 04 Member since: 06-01-2002(15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 35,000, Outstanding loan: BDT: 29,300
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-910027
Mother's Contact No.	:	01775-131824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BIBI joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA DAIRY FIRM
Location	:	Pushinda, Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 59% Required Investment BDT 50,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

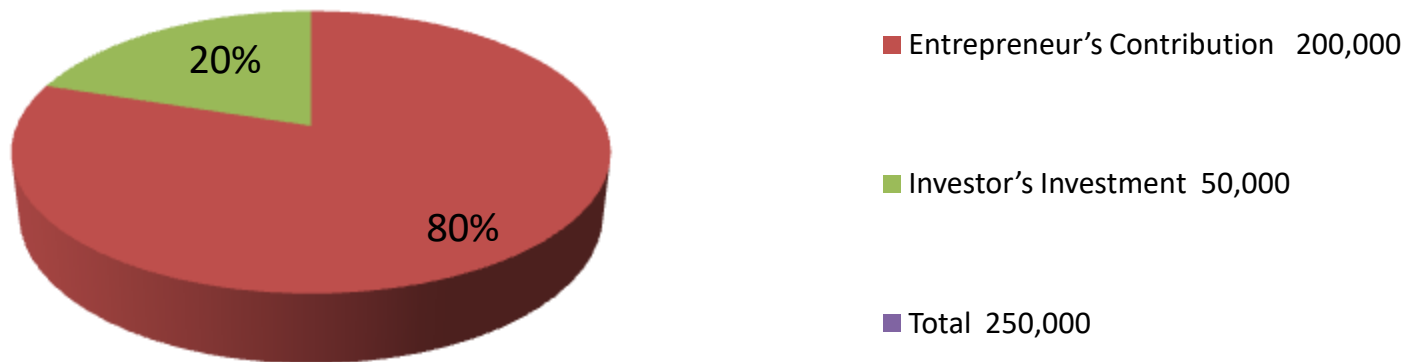
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	600	18000	216000
Total Sales (A)	600	18000	216000
Less Variable Expense		0	0
Milk	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		200	2400
Genareter		0	0
		0	0
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Dashi)	4	40,000	160000	1	50,000	50000	210000
Calf	2	20,000	40000	0	0	0	40000
Total	6	0	200,000	1	0	50,000	250000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	800	24000	288000	302400	317520
Total Sales (A)	800	24000	288000	302400	317520
Less Variable Expense		0	0	0	0
	160	4800	57600	60480	63504
Total variable Expense (B)	160	4800	57600	60480	63504
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		400	4800	5040	5292
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,400	76800	80640	84672
Net Profit (E)= [C-D]		12,800	153600	161280	169344
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	153600	161280	169344
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133,600	274,880
	Total Cash Inflow	203,600	294,880	444,224
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	133,600	274880	424224

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Pushinda, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

