

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

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sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL GABBER
Age	:	20-12-1988 (29 Years)
Education, till to date	:	H.s.c
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 04 Sisters
Address	:	Vill.Khanpur, P.O: Pansipara, P.S: Bagha, Dist: Rajshahi
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.SAFIA BEGUM
(iii) Husbands name	:	MD.ANAR UDDIN PRAMANIK
(iv) GB member's info	:	Branch: Lalpur Durdiria , Centre # 39 (Female), Member ID:4260, Group No: 09 Member since: 10-01-2008 to 10-10-20124 New 12-01-16(06Years) First loan: BDT -10,000
Further Information:	:	Existing Loan: BDT 24,000, Outstanding loan: 9,020
(v) Who pays GB loan installment	:	Fathers : No
(vi) Mobile lady	:	: No
(vii) Grameen Education Loan	:	: No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Medicine Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737-868782
Family Contact No.	:	01780-714694
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SAFIA BEGUM joined Grameen Bank since 06 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	:	MA DAIRY FARM
Location	:	Khanpur, Bagha,Rajshahi .
Total Investment in BDT	:	BDT-145,000/-
Financing	:	Self BDT 95,000/--(from existing business)66% Required Investment BDT 50,000/--(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ox & Milk Sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

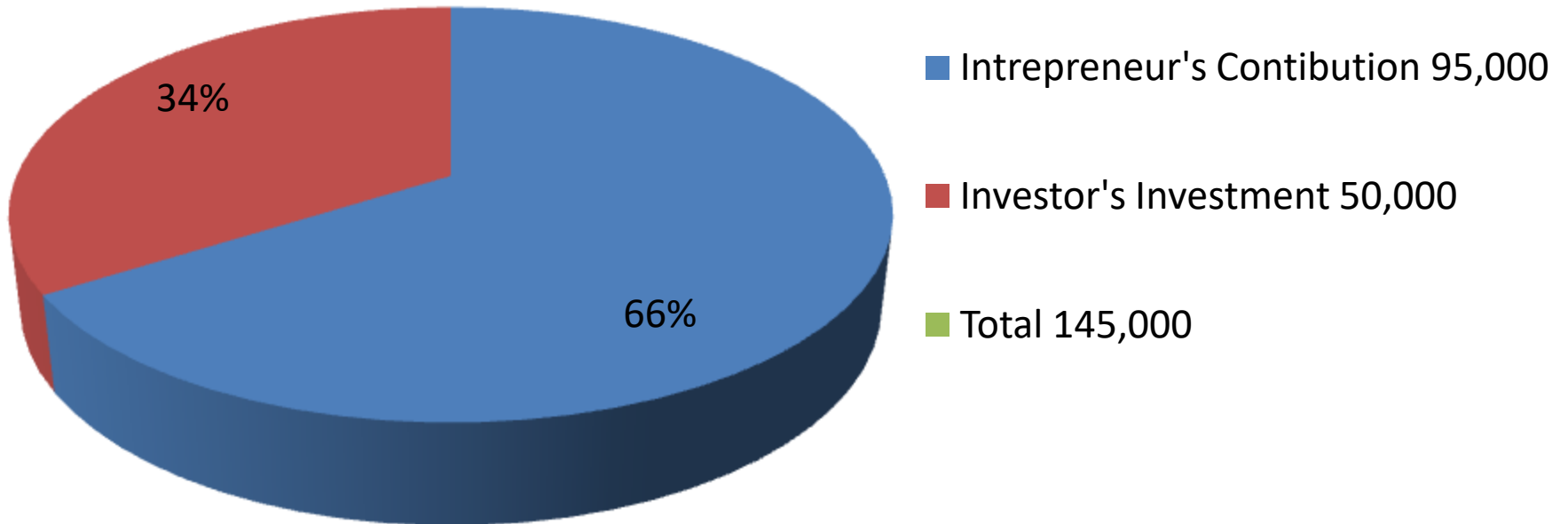
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale & Milk Sale		120,000	240,000
Total Sales (A)		120,000	240,000
Less. Variable Expense			
Ox Sale & Milk Sale		60,000	120,000
Total variable Expense (B)		60,000	120,000
Contribution Margin (CM) [C=(A-B)]		60,000	120,000
Less. Fixed Expense			
Food		15,000	30,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		43,800	87,600
Net Profit (E) [C-D]		16,200	32,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (1x40,000)	40,000	50,000	90,000
Cow(1x55,000)	55,000	0	55,000
Total	95,000	50,000	145,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Ox & Goat sale		130,000	260,000	273,000	286,650
Total Sales (A)		130,000	260,000	273,000	286,650
Less. Variable Expense					
Ox & Goat sale		65,000	130,000	136,500	143,325
Total variable Expense (B)		65,000	130,000	136,500	143,325
Contribution Margin (CM) [C=(A-B)]		65,000	130,000	136,500	143,325
Less. Fixed Expense					
Food		15,000	30,000	31,000	32,000
Electricity bill		0	0	0	0
Transportation		3,000	6,000	7,000	8,000
Salary (self)		24,000	48,000	48,000	48,000
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		43,800	87,600	89,800	92,000
Net Profit (E) [C-D]		21,200	42,400	46,700	51,325
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	42,400	46,700	51,325
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		22,400	49,100
	Total Cash Inflow	92,400	69,100	100,425
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	20,000	20,000
3	Net Cash Surplus	22,400	49,100	80,425

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures