

**Proposed NU Business Name: M/S MAA BABA DAIRY FARM**



Project identification and prepared by: Md.Matiur Rahman  
Dhunat Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. LITON AKANDO</b>
Age	:	02/10/1983 (34 Year)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Son& 1Daughter
No. of siblings:	:	04 Sisters
Address	:	Vill: Naldanga , P.O: Alangi , P.S: Dhanat , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SHAFALI KHATUN</b>
(iii) Father's name	:	<b>LATE. KARIM BAKOS AKANDO</b>
(iv) GB member's info	:	Branch: : Alangi , Centre # 20 (Female), Member ID:1709/2 , Group No: 01 Member since:20 / 04 /1995 ( 21 Years) First loan: BDT 3000 /- Existing Loan: BDT 35000 /- Outstanding loan: BDT -NO
Further Information:		
(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	:	15 years experience in running business. 12 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733290517
Family's Contact No.	:	01737153559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAFALI KHATUN** joined Grameen Bank since 20 years ago. At first she took BDT 3000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name		<b>M/S MAA BABA DAIRY FARM</b>
Location	:	Naldanga , P.S: Dhanat , Dist: Bogra
Total Investment in BDT	:	BDT -220000 /-
Financing	:	Self BDT- 170000 /- (from existing business) 77 % Required Investment BDT- 50000 /- (as equity) 23 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow , etc.</li><li>▪Average 80 % gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund 01 labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

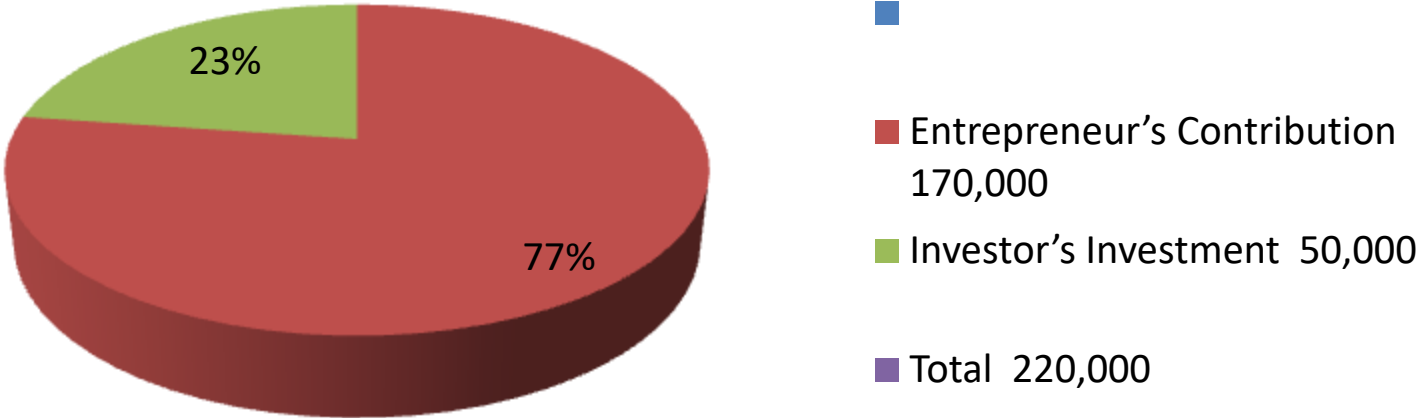
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Cost	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,700</b>	<b>56,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,900</b>	<b>58,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	140,000	140,000	1	50,000	50,000	190,000
Calf	1	30000	30,000	0	10,000	0	30,000
Total	<b>0</b>	<b>0</b>	<b>170,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Poltry sales	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	600	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Product cost	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	120	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,700</b>	<b>56,400</b>	<b>56,400</b>	<b>56,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>125,040</b>	<b>134,112</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	116,400	125,040	134,112
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		96,400	201,440
	<b>Total Cash Inflow</b>	<b>166,400</b>	<b>221,440</b>	<b>335,552</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,400</b>	<b>201,440</b>	<b>315,552</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Noldunga,Alangi,Dhunat  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

