

## Proposed NU Business Name: **MAKSHUDA DAIRY FARM**



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Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD.ABDUL KADAR</b>
Age	:	06-12-1989(28Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Brother & 01 Sister
Address	:	Vill: Talihara, P.O Shakerkola ,P.S: Bogra, 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. MAKSHUDA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD.FARID UDDIN</b>
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 01(Female), Member ID:7076, Group No: 09 Member since: 03-03-2002(08Years) First loan: BDT 4,000 /- Existing Loan: BDT 6000/- Outstanding loan: BDT Nil /-
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	:	3 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.	:	01728-326152
Father's Contact No.	:	01723-991751
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAKSHUDA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAKSHUDA DAIRY FARM</b>
Location	:	:Talihara, Shakerkola,Bogra.
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 280,000/- (from existing business) 18 % Required Investment BDT 60,000/- (as equity) 82 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 22 ft=440 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 70 % gain</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

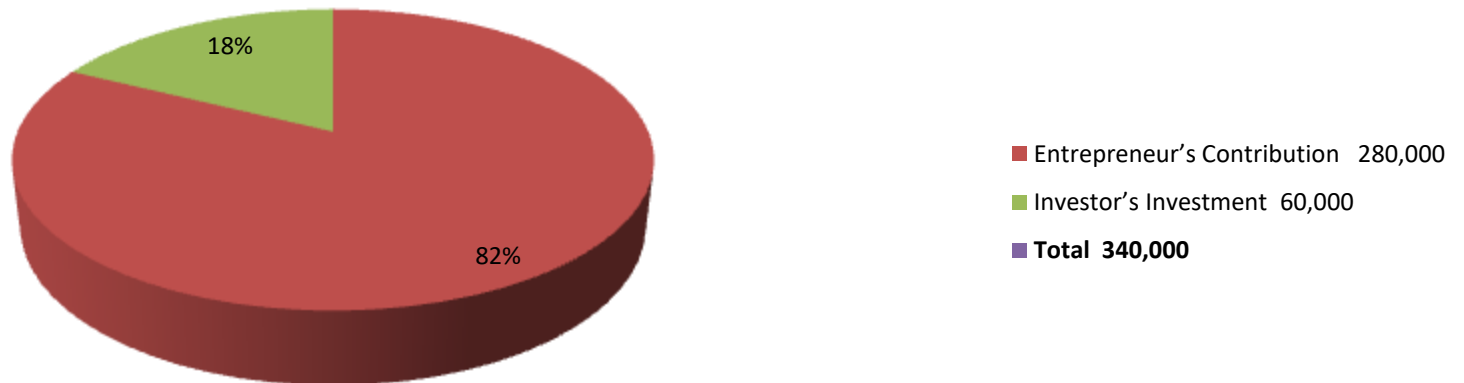
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk production	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>230</b>	<b>6,900</b>	<b>82,800</b>
<b>Less. Fixed Expense</b>			
House rant			0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>900</b>	<b>10,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	40,000	40,000	1	60,000	60,000	100,000
Haifer	1	10,000	10,000	0	0	0	10,000
Bllu	2	70000	140,000	0	0	0	140,000
Total	<b>4</b>	<b>120000</b>	<b>280000</b>	<b>1</b>	<b>60000</b>	<b>60000</b>	<b>340000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>					
Milk production	150	4,500	54,000	56,700	59,535
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>	<b>56,700</b>	<b>59,535</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
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>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,500</b>	<b>54,000</b>	<b>60,300</b>	<b>66,915</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	54,000	60,300	66,915
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		30,000	66,300
	<b>Total Cash Inflow</b>	<b>114,000</b>	<b>90,300</b>	<b>133,215</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>30,000</b>	<b>66,300</b>	

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Talihara, Shakerkola, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

