

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMIDUL ISLAM
Age	:	12-02-1986 (31 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	2 Sisters
Address	:	Vill: Koalikandi ,P.O: Korpur.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 Hamida Begum
(iii) Father's name	:	Md. Mofbul Mondal
(iv) GB member's info	:	Branch: Dakhin Para.Gabtoli Centre # 36(Female), Member ID: 3997/1, Group No: 08 Member since: 20-07-2009 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 4423
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Tailoring
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-209980
Mother's Contact No.	:	01793-992989
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hamida Begum joined Grameen Bank since 08 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	:	Koalikandi,Korpur,Sonatala,Bogra.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own▪Collects goods from Korpur Bazer, Bogra▪Agreed grace period is 3 months.

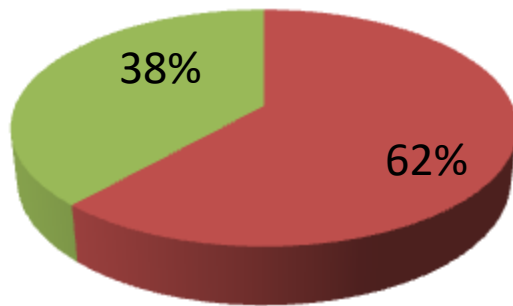
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk Production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	50,000	50,000	100,000
Calve	1	30000	30,000	0	0	0	30,000
Total	2	80000	80000	1	50000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Production	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Milk Production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
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)		5,200	62,400	62,400	62,400
Net Profit (E) [C-D]		5,600	67,200	73,680	80,484
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	67,200	73,680	80,484
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		47,200	100,880
	Total Cash Inflow	117,200	120,880	181,364
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	47,200	100,880	161,364

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

