

## Proposed NU Business Name: **MA DAIRY FIRM**



Project identification and prepared by: Md Shah Alam,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozahar Islam

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

Name	:	<b>MST. RAJIA SULTANA</b>
Age	:	05-08-19946(22 Years)
Education, till to date	:	BBS(3 <sup>rd</sup> Year)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Narhatto Para P.O: Narhotto, Thana: Kahalu, 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	:	<b>MST. MAJEDA BEGUM</b>
(iii) Father's name	:	<b>MD. BELLAL HOSSEN</b>
(iv) GB member's info	:	Branch: Narhatto Kahalu , Centre # 38 (Female), Member ID: 6552/1 Group No: 09 Member since: 20-03-1993 (07 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: BDT: 7,360/-
(v) Who pays GB loan installment	:	Brother
(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.	:	01772-274042
Mother's Contact No.	:	01710-905218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAJEDA BEGUM** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA DAIRY FIRM</b>
Location	:	Narhatto Molla Para, Narhotto, Kahalu
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 65% Required Investment BDT 50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 20 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk</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 Kahalu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

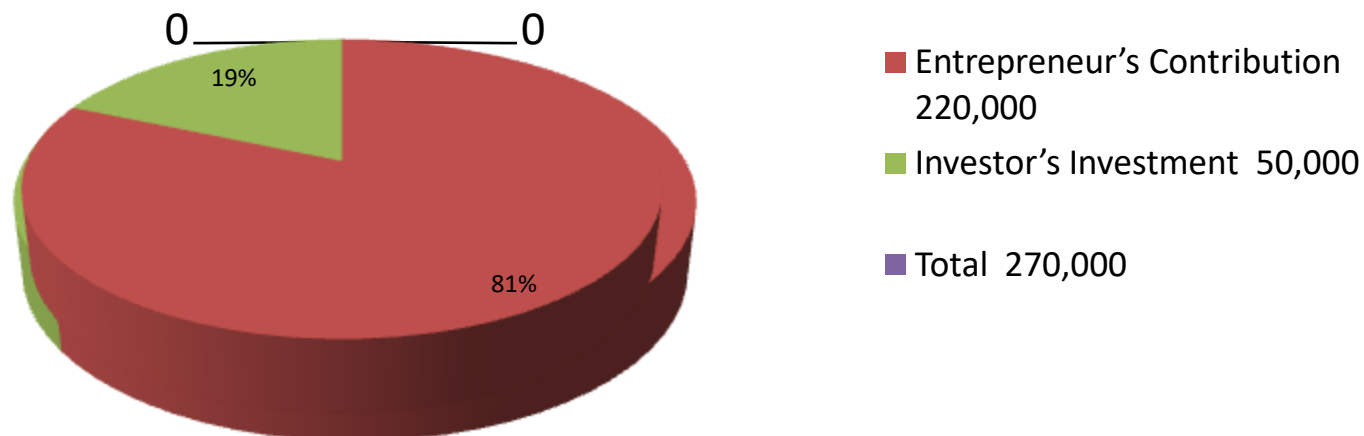
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Poultry Hen.	20,000	240,000
<b>Total Sales (A)</b>	20,000	240,000
<b>Less Variable Expense</b>		0
Poultry Hen.	12,000	0
<b>Total variable Expense (B)</b>	12,000	144,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	8,000	96,000
<b>Less Variable Expense</b>		0
Electricity bill	200	2,400
Transportation	200	2,400
Salary (self)	5,000	60,000
Mobile bill	200	2,400
<b>Total fixed cost (D)</b>	5,600	67,200
<b>Net Profit (E)= [C-D]</b>	2,400	28,800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	2	75,000	150000	1	50,000	50000	200000
Cow( Deshi)	1	60,000	60000	0	0	0	60000
Calf	1	10,000	10000	0	0	0	10000
<b>Total</b>	<b>2</b>	<b>0</b>	<b>220,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>270000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poultry Hen.	25,000	300,000	315,000	330,750
<b>Total Sales (A)</b>	<b>25,000</b>	300,000	315,000	330,750
<b>Less. Variable Expense</b>	0	0	0	0
Poultry Hen.	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>15,000</b>	180,000	189,000	198,450
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>10,000</b>	120,000	126,000	132,300
<b>Less. Fixed Expense</b>				
Transportation	200	2,400	2,520	2,646
Electricity bill	200	2,400	2,520	2,646
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Mobile Bill	300	3,600	3,780	3,969
<b>Total Fixed Cost</b>	<b>5700</b>	68,400	71,820	75,411
<b>Net Profit (E) [C-D]</b>	<b>4,300</b>	51,600	54,180	56,889
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	51,600	54,180	56,889
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		31,600	65,780
	<b>Total Cash Inflow</b>	101,600	85,780	122,669
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
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	31,600	65780	102669

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Narhotto Molla Para,  
Kahalu  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

