Proposed NU Business Name: MA DAIRY FARM



Project identification and prepared by: Md. ShahidulIslam, Rajshahi Sadar Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|---|---|--|--|
| Name | : | MD. SHARIFUL ISLAM | | |
| Age | : | 27-07-1989 (27 Years) | | |
| Education, till to date | : | MBS | | |
| Marital status | : | Married | | |
| Children | : | 1 Son | | |
| No. of siblings: | : | 3 Brothers | | |
| Address | : | Vill: Bangirpara, P.O: Hathramchandrapur, P.S: Poba, Dist: Rajshahi | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | | Mother Father MST JULEKHA BEGUM MD AKTARUL ISLAM Branch: Khorkhori Baipas, Centre # 31(Female), Member ID: 193, Group No: 06 Member since: 13-04-2005 (10 Years) First loan: BDT 3000 | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady | : | Existing Loan: BDT 20000, Outstanding loan: Nil Father No | | |
| (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : | No 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 | : | 5 years experience in running business. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01750-229401 |
| Mother's Contact No. | : | 01964-263105 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Rajshahi SadarUnit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JULEKHA BEGUM joined Grameen Bank since 10 years ago. At first she took 3,000 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 | : | - | | |
| Total Investment in BDT | : | BDT 230,000/- | | |
| Financing | : | Self BDT 1,50,000/-(from existing business) 65% | | |
| | | Required Investment BDT 80,000/-(as equity) 35% | | |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- | | |
| Proposed Salary | : | BDT 5,000/- | | |
| Size of shop | : | 15 ft x 20 ft= 300 square ft | | |
| Security of the shop | : | - | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; milk etc. Average % gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Collects goods from local market. Agreed grace period is 3 months. | | |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|--------|
| Revenue(Sales) | | | |
| Milk | 450 | 13500 | 162000 |
| Total Sales (A) | 450 | 13500 | 162000 |
| Less Variable Expense | | | |
| Cow feed | 80 | 2400 | 28800 |
| Total variable Expense (B) | 80 | 2400 | 28800 |
| Contribution Margin (CM) [C=(A-B) | 370 | 11100 | 133200 |
| Less Variable Expense | | | |
| Electricity bill | | 300 | 3600 |
| Transportation | | 300 | 3600 |
| Salary (self) | | 5000 | 60000 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 6,100 | 73200 |
| Net Profit (E)= [C-D] | | 5,000 | 60000 |

| Investment Breakdown | | | | | |
|----------------------|----------|----------|--------|--|--|
| Particulars | Existing | Proposed | Total | | |
| Cow | 60,000 | 80,000 | 140000 | | |
| Ox | 90,000 | | 90000 | | |
| | 150,000 | 80,000 | 230000 | | |

Source of Finance



| Financial Projection (BDT) | | | | | |
|-----------------------------------|-------|---------|--------|---------|--|
| Paticular | Daily | Monthly | Year1 | Year 2 | |
| Revenue(Sales) | | | | | |
| Milk | 650 | 19500 | 234000 | 245700 | |
| Total Sales (A) | 650 | 19500 | 234000 | 245700 | |
| Less Variable Expense | | | | | |
| Feed & Medicine | 360 | 10800 | 129600 | 136080 | |
| Total variable Expense (B) | 100 | 3000 | 36000 | 37800 | |
| Contribution Margin (CM) [C=(A-B) | 550 | 16500 | 198000 | 207900 | |
| Less Variable Expense | | | | | |
| Electricity bill | | 350 | 4200 | 4400 | |
| Transportation | | 500 | 6000 | 6,200 | |
| Salary (self) | | 5000 | 60000 | 60000 | |
| Mobile bill | | 500 | 6000 | 6000 | |
| Total fixed cost (D) | | 6,350 | 76200 | 76,600 | |
| Net Profit (E)= [C-D] | | 10150 | 121800 | 131,300 | |
| Investment Payback | | | 48,000 | 48,000 | |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-----|---|--------------|--------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 80,000 | |
| 1.2 | Net Profit | 121,800 | 131,300 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 73,800 |
| | Total Cash Inflow | 201800 | 205100 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 80,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 48000 | 48000 |
| | Total Cash Outflow | 128,000 | 48000 |
| 3 | Net Cash Surplus | 73,800 | 157100 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

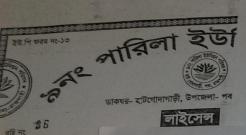
Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the Peoples' Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পর



নাম: মোঃ শরিফুল ইসলাম Name: Md. Shariful Islam পিতা: মোঃ আখতারুল ইসলাম

পিতা: মোঃ আখতাকল হসলাম মাতা: মোসাঃ জুলেখা বেগম Date of Birth: 27 Jul 1989

ID NO: 8117287550900

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তষ্ঠানের নাম/পেশার ধরণ.....

সেন্স ফি প্রদানের পরিমাণু টা

1/वृडि/(পगा...... यूप्रेम्) म প्रमान रुद्धा शला। नारे

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এই কার্ডটি গণপ্রভাতন্ত্রী বাংলাদেশ সরকারের সম্পরি। কার্ডটি ব্যবহারকারী বাতীত অন্য ভোষাত শাতমা গেলে নিকটয় গোট অধিনে অমা দেয়ার জন্য অনুরোধ করা হলো।

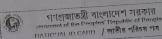
ঠিকানা: ডাংগীরপাড়া, রাস্তা নং/নাম: ডাংগীরপাড়া, ডাকঘর: হাট রামচন্দ্র পুর -৬২১১, পরা, রাজশাহী

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প্রদানকারী কর্তৃপক্ষের খাক্ষর প্রদানের তারিখ: ২৪/১০/২০০৭

व्यकाग्रम लाग

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নাস: শোছাঃ জুলেখা বিবি Name: Mst. Zulekha Bibi

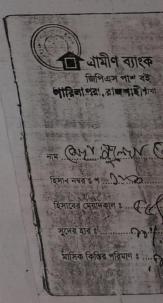
স্থামী: মোঃ আক্কৃতারণ আগ্য যাতা: মোছাঃ আংতরা বেওমা Date of Birth: 03 May 1970

ID NO: 8117287454853

এই কাঠনি গণগুলাতকী বাংলাদেশ সমকাকের সাশানি। কাঠনি সুবধানকানী মাতীত অন্য কোবাৰ পাণ্যা দেয়ে নিকটছ পোই অফিলে কমা দেয়ার জন্ম সনুয়োগ করা হলো।

ক্রিনা: হাট রামচন্দ্রপুর, রাজ্ঞানং/নাম: ভাংগীরপাড়া, ভারষর: হাটগোলগাড়ী -৬২১১, পরা, রাজগাহী

প্রদানকারী কর্তুগণের স্বাঙ্গর প্রদানের ভারিণ: ২৪/১০/২০০৭



FAMILY PICTURE

