

Proposed NU Business Name: MIM BABU DAIRY FARM



Project identification and prepared by: Md. Obaidullah,
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST MABIA BEGUM
Age	:	10-10-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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	:	MST ROZINA BEGUM
(iii) Father's name	:	MD MOFFAZEL HOSSEN
(iv) GB member's info	:	Branch: Mohishaban,Gabtoli, Centre # 50 (Female), Member ID: 3915/2, Group No: 03 Member since: 12-11-2009 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 10,872
(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. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01764-986147
Father's Contact No.	:	01749-056223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RONJINA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIM BABU DAIRY FIRM
Location	:	Khamarkandi,Bogra shadar,Bogra
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

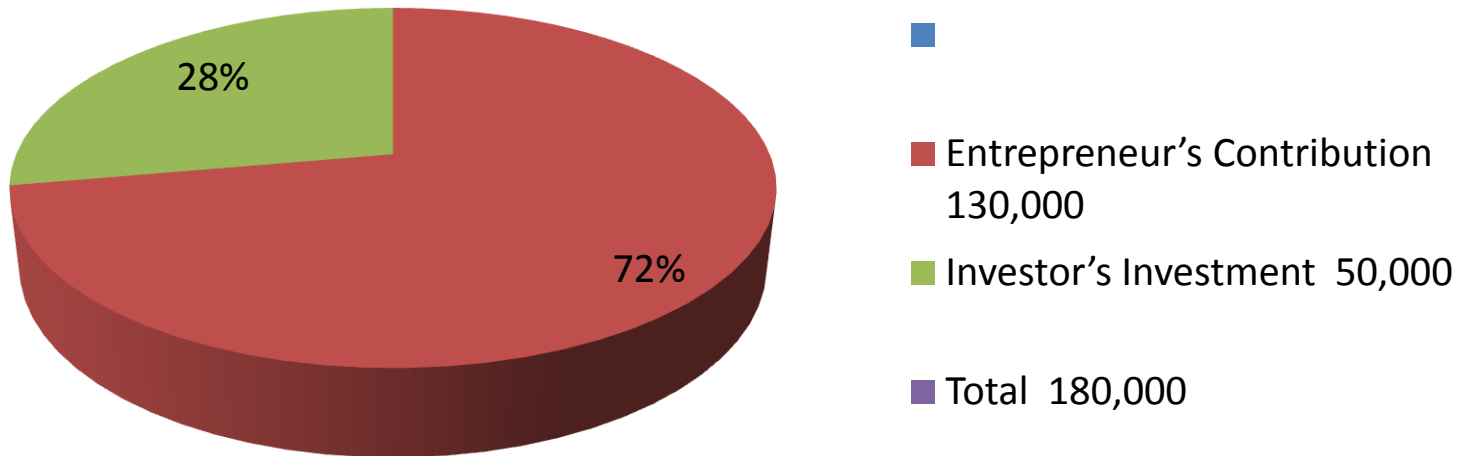
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (5 ltX40)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Computer, Labtop, Projector, Camera and others	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		1,600	19,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Milk Cow	1	50000	50,000	1	50,000	50,000	100,000
Oxen	1	50000	50,000	0	0	0	50,000
culf	1	30000	30,000	0	0	0	30,000
	0	0	130,000	0	0	50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 ltX40)	560	16,800	201,600	201,600	211,680
Total Sales (A)	560	16,800	201,600	201,600	211,680
Less. Variable Expense					
Cot,Table,Alna,Sofa anda others	280	8,400	100,800	105,840	111,132
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800	95,760	100,548
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		100	1,200	1,200	1,200
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		4,000	48,000	42,960	47,748
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

Sl #	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	48,000	42,960	47,748
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		28,000	50,960
	Total Cash Inflow	98,000	70,960	98,708
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	28,000	50,960	78,708

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 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













গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম

স্বাক্ষর নং

এম্প নং

কেন্দ্র নং

কেন্দ্রের নাম

বই ইস্যুর তারিখ

শাখা ব্যবস্থাপকের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



স্বাক্ষর

নাম: মোছাঃ মাবিয়া বেগম

Name: Mst Mabiea Begum

স্বামী: মোঃ রাশেদুল ইসলাম

মাতা: মোছাঃ রোজিনা বেগম

Date of Birth: 10 Oct 1985

ID NO: 1022019192190

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাঠানো গেলে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: রাজ্জা নওশাহ; বামারকান্দি, ডাকঘর: মোড়গাছা হাট - ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

অনুমতি পত্র

আমি এই মর্মে অনুমতি লম্বা প্রত্যাহার
কর্তৃত্বিচ্ছিতে, আশ্রয় স্বীকারী মোছাঃ মাবিয়া
বেগম, আশ্রয় বিহীন স্থানে গিয়ে গাটু
ডেপুটী জেড "সিটিমালনা" কর্তৃক পাঠানো।
এতে আশ্রয় কোমর ওয়াশিং আশ্রয়
কর্তৃক পাঠানো যা কিন্তু আশ্রয়
কর্তৃক জা প্রদান কোমর হতে না।

মোঃ মাবিয়া বেগম
স্বাক্ষর

সিটিমালনা নাম: মৃত: মাবিয়া আলী স্বামীর

FAMILY PICTURE

