

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



Project identification and prepared by: Md . Mizanur Rahman,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOFFAZEL HOSSEN
Age	:	15-08-1996 (21 Years)
Education, till to date	:	Degree 2 nd year
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother .
Address	:	Vill: Betgari P.O Betgari P.S: Bogra shadar, 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	:	MST MONZIARA KHATUN
(iii) Father's name	:	MD. AFEZ UDDIN
(iv) GB member's info	:	Branch: Madla, Shahjahanpur, Centre # 01(Female), Member ID:1604/2, Group No: 05 Member since: 08-11-2011 (10Years) First loan: BDT 5000 /- Outstanding loan: NILL
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	:	05 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.	:	01791-811725
Father's Contact No.	:	01722-763468
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONZIARA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 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	:	: Betgari,Bogra shadar,Bogra.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 06 ft= 60 square ft
Security of the shop	:	N/A
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.

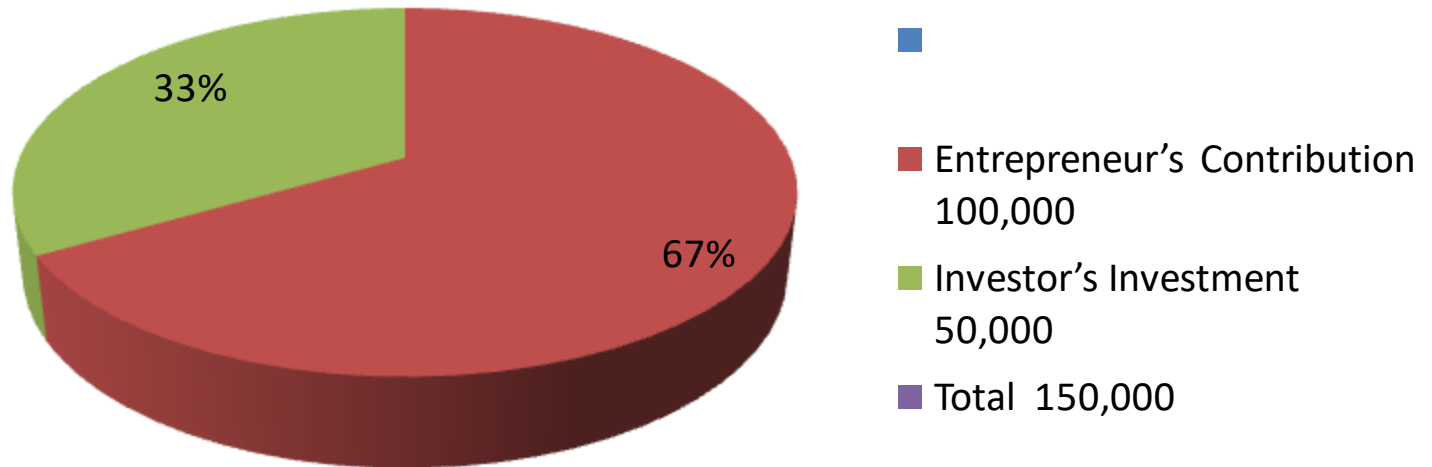
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Product.	320	9,600	115,200
Total Sales (A)	320	9,600	115,200
Less. Variable Expense			
Milk Product.	96	2,880	34,560
Total variable Expense (B)	96	2,880	34,560
Contribution Margin (CM) [C=(A-B)]	224	6,720	80,640
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		-	0
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		2,420	29,040

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	70000	70,000	1	50,000	50,000	120,000
Culf	1	30000	30,000	0	250	0	30,000
	0	0	100,000	0	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Product.	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk Product.	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800	105,840	111,132
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		0	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		4,100	49,200	54,240	59,532
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	49,200	54,240	59,532
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		29,200	63,440
	Total Cash Inflow	99,200	83,440	122,972
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	29,200	63,440	102,972

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Betgari, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

