

Proposed NU Business Name: **MAYER DUA DAIRY FARM & POSU PALON**



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Project verified by: Abdul mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOBUR ALI
Age	:	08-01-1996(21 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill:Horina, P.O: Horina, P.S: Baga, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOKINA BEGUM
(iii) Father's name	:	ALFAZ ALI
(iv) GB member's info	:	Branch: Via lokhipur, Centre # 31 (Female), Member ID: 2343/ Group No: 09 Member since:23-08-2012(5 Years) First loan: BDT 16,000
Further Information:		Existing Loan:30,000 /-, Outstanding loan:27978/-
(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.	:	01721-290770
Mother's Contact No.	:	01738-663505
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOKINA BEGUM joined Grameen Bank since 5 years ago. At first she took 16,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: MAYER DUA DAIRY FARM & POSU PALON
Location	:	Own House
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 210,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30ft x 30ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy firm▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from local market▪The Land is own

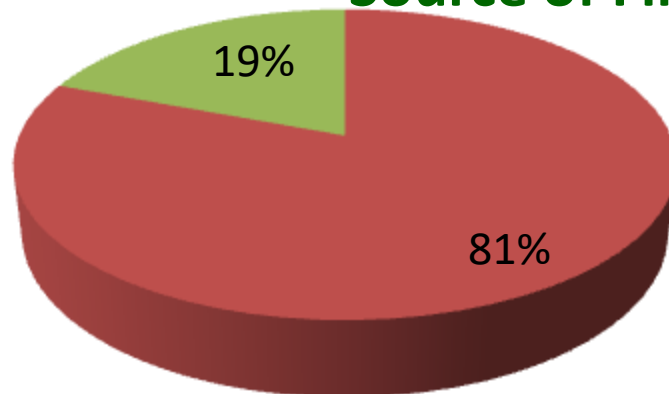
Exesting

Particular	Daily	Monthly	Yearly
Revnuue(Sales)			
Cow,Milk	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Cow,Milk	2430	72900	874800
Total Variable Expense	2430	72900	874800
Contributon Margin (CM) [C=(A-B)]	270	8100	97200
Less Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportaion		500	6000
Salary (Self)		4000	48000
Entertainment		0	0
Gard		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		4700	56400
Net Profit (E)= [C-D]		3400	40800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	5	42000	210000	2	25000	50000	2,60,000
			.				
Total	0		210000			50,000	2,60,000

Source of Finance



- Entrepreneur's Contribution
210,000
- Investor's Investment
50,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow,Milk	3000	90000	1080000	1620000	1701000
Total Sales(A)	3000	90000	1080000	1620000	1701000
Less Variable Expense (B)		0	0	0	0
Cow,Milk	2700	81000	972000	1458000	1530900
Total Variable Expense	2700	81000	972000	1458000	1530900
Contributon Margin (CM) [C=(A-B)]	300	9000	108000	162000	170100
Transportaion		500	6000	6400	6800
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		4700	56400	57200	58000
Net Profit (E)= [C-D]		4300	51600	104800	112100
Investment Pay Back			20000	20000	20000

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

<i>Sl #</i>	<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	104800	112100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	101,600	132,800	214,600
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







