

Proposed NU Business Name: **MAYAR DOYA DAIRY FARM**



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROBIUL HASAN
Age	:	20-06-1995(22 Years)
Education, till to date	:	BBS 3 rd Year
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill:Sharuya,P.O:Sherpur,P.S: Sherpur, 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	:	
(iii) Father's name	:	MOST. ANZUWARA BEGUM
(iv) GB member's info	:	MD. AYNAL HOQ Branch:Mirjapur,Sherpur,Centre # 58(Female), Member ID: 5614/1, Group No: 10 Member since:23-03-1996(13 Year)
Further Information:	:	
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(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 Training Info	:	03 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-111213
Mother's Contact No.	:	01776-320202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANZUWARA BEGUM joined Grameen Bank since 13 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	:	MAYAR DOYA DAIRY FARM
Location	:	Sharuya, Sherpur,
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 145,000/-(from existing business) 67% Required Investment BDT 70,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 18 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

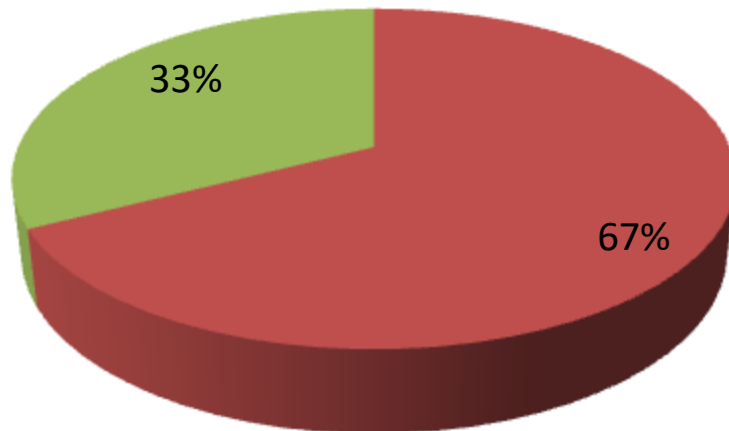
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	450	13,500	162,000
Total Sales (A)	450	13,500	162,000
Less. Variable Expense			
Feed & Medicine	90	2,700	32,400
Total variable Expense (B)	90	2,700	32,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chors Cow	1	80,000	80,000	1	70,000	70,000	150,000
Dashi Cow	1	50,000	50,000				50,000
Dashi Cow	1	15,000	15,000				15,000
Total	3		145,000	1		70,000	215,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 70,000
- Total 215,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Feed & Medicine	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,100	85,200	85,200	85,200
Net Profit (E) [C-D]		12,100	145,200	156,720	168,816
Investment Payback			28,000	28,000	28,000

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

SI #	<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	70,000		
1.2	Net Profit	145,200	156,720	168,816
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	117,200	245,920
	Total Cash Inflow	215,200	273,920	414,736
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	117,200	245,920	386,736

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sharuya, Sherpur,
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

