

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



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Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker





## ***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.	:	01770-288882
Father's Contact No.	:	01752-119664
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HELANA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BABAR DOYA DAIRY FARM</b>
Location	:	:Chalk Bochai,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
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
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

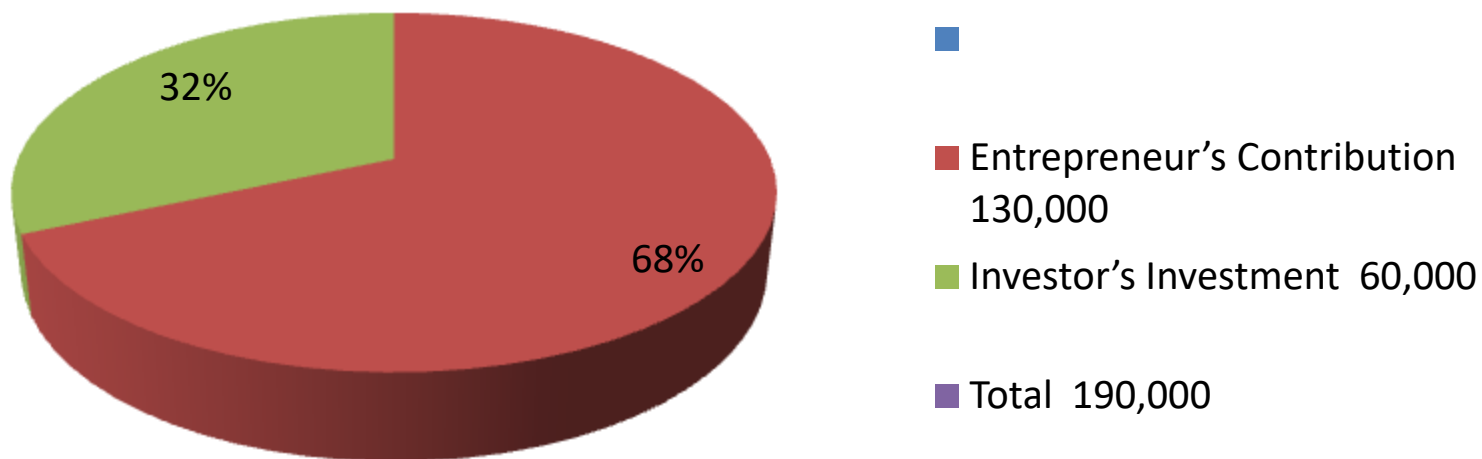
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	280	8,400	100,800
<b>Total Sales (A)</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Less. Variable Expense</b>			
Milk Product cost	56	1,680	20,160
<b>Total variable Expense (B)</b>	<b>56</b>	<b>1,680</b>	<b>20,160</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>224</b>	<b>6,720</b>	<b>80,640</b>
<b>Less. Fixed Expense</b>			
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		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,500</b>	<b>54,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,220</b>	<b>26,640</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	60,000	60,000	110,000
Heifer	2	40000	80,000	0	0	0	80,000
Total	<b>3</b>	<b>0</b>	<b>130000</b>	<b>1</b>	<b>63000</b>	<b>60000</b>	<b>190000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk sales	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
Production cost	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
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
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
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,500</b>	<b>54,000</b>	<b>54,000</b>	<b>54,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>	<b>66,960</b>	<b>73,008</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	61,200	66,960	73,008
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		37,200	80,160
	<b>Total Cash Inflow</b>	<b>121,200</b>	<b>104,160</b>	<b>153,168</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37,200</b>	<b>80,160</b>	<b>129,168</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Chalk Bochai,Gabtolli,Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

