

## Proposed NU Business Name: **MARIAM DAIRY FARM**



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Mohasthan unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOST. SADIA AKTER</b>
Age	:	19-11-1997(20 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doghter
No. of siblings:	:	1 Brother
Address	:	Vill: PolashbariP.O: ChadmohahatP.S:Bogra shadar 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	:	<b>MOST RONZILA BEGUM</b>
(iii) Husbend's name	:	<b>MD. MANIK MIYA</b>
(iv) GB member's info	:	Branch: Gokul,Bogra , Centre # 70(Female), Member ID: 4170 Group No: 02 Member since: 27-07-2010 (06Years) First loan: BDT 10000 /- Existing Loan: BDT 20,000/-, Outstanding loan:Nil
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	:	03 years running business experience He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-232155
Mother's Contact No.	:	01785-558283
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohasthan, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST RONZILA BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MARIAM DAIRY FARM</b>
Location	:	Palashbari, chadmohahat Bogra.
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 8 ft= 64 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Goat sales.</li><li>▪Average gain on 75% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Mohasthan Bazer, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

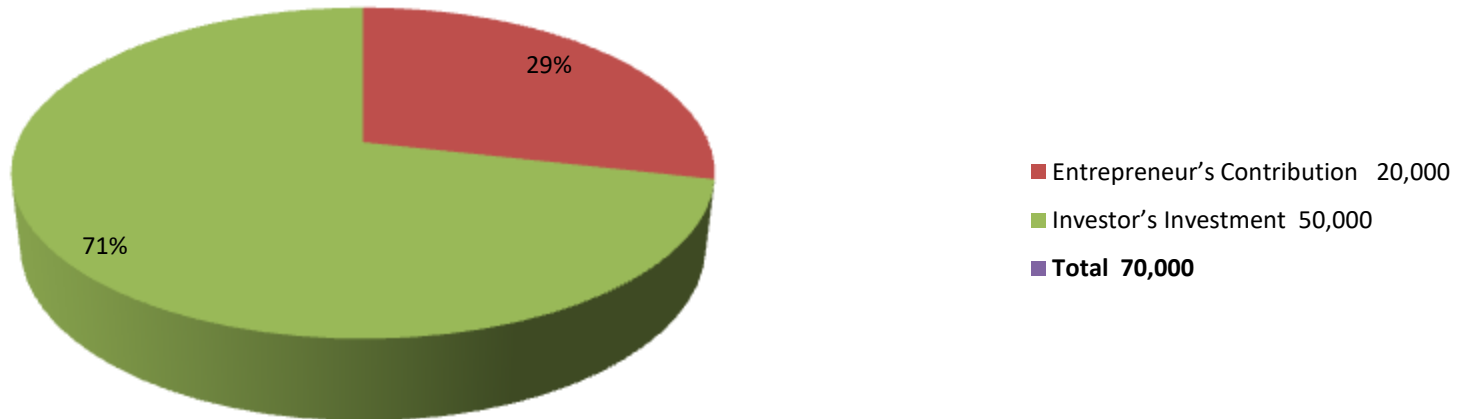
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sale	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Khat,Table,Alna,Sofa,Others Production cost	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		-	0
Salary (self)		5,000	60,000
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>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,500</b>	<b>42,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Goat	2	7500	15,000	0	0	0	15,000
Calf	1	5000	5,000	0	0	0	5,000
Cow	0	15000	0	1	50000	50,000	50,000
Total	<b>0</b>		<b>20,000</b>	<b>0</b>		<b>50,000</b>	<b>70,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Khat,Table,Alna,Sofa,others Production cost	150	4,500	54,000	56,700	59,535
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>	<b>56,700</b>	<b>59,535</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	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>5,500</b>	<b>66,000</b>	<b>66,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>	<b>104,100</b>	<b>112,605</b>
Investment Payback			20,000	20,000	20,000



## 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	50,000		
1.2	Net Profit	96,000	104,100	112,605
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,000	160,100
	<b>Total Cash Inflow</b>	<b>146,000</b>	<b>180,100</b>	<b>272,705</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,000</b>	<b>160,100</b>	<b>252,705</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Palashbari, chadmohahat  
Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







