

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Liton Mia
Age	:	31-12-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Sister
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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	:	Most. Lily BEGUM
(iii) Father's name	:	Late. Moksed Ali
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 18(Female), Member ID: 1557, Group No: 01 Member since: 01-01-1995 (22 Years) First loan: BDT 15,00/-
Further Information:		Existing Loan: BDT 23,900/-, Outstanding loan: 26748
(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 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.	:	01737-488771
Mother's Contact No.	:	01770-945115
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Lily Begum joined Grameen Bank since 22 years ago. At first she took 15,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON DAIRY FARM
Location	:	Maddo digalkandi, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 65,000/- (from existing business) 57% Required Investment BDT 50,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 11 ft = 110 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪ Average gain on 80% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from local market▪ Agreed grace period is 3 months.

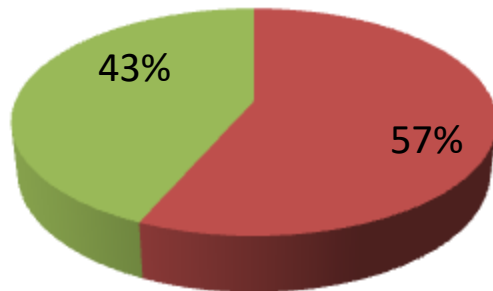
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	220	6,600	79,200
Total Sales (A)	220	6,600	79,200
Less. Variable Expense			
Milk production	44	1,320	15,840
Total variable Expense (B)	44	1,320	15,840
Contribution Margin (CM) [C=(A-B)]	176	5,280	63,360
Less. Fixed Expense			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		1,080	12,960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	30000	30,000	1	50,000	50,000	80,000
Bull	1	35000	35,000	0	0	0	35,000
Total	2	65000	65000	2	50000	50000	115000

Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 50,000
- Total 115,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	260	7,800	93,600	98,280	103,194
Total Sales (A)	260	7,800	93,600	98,280	103,194
Less. Variable Expense					
Milk production	52	1,560	18,720	19,656	20,639
Total variable Expense (B)	52	1,560	18,720	19,656	20,639
Contribution Margin (CM) [C=(A-B)]	208	6,240	74,880	78,624	82,555
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		2,040	24,480	28,224	32,155
Investment Payback			24,000	24,000	24,000

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

SI #	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	24,480	28,224	32,155
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		480	4,704
	Total Cash Inflow	74,480	28,704	36,859
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)	24,000	24,000	24,000
	Total Cash Outflow	74,000	24,000	24,000
3	Net Cash Surplus	480	4,704	12,859

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 3Years
Quality goods & services;
Skill and experience; 3Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

