

**Proposed NU Business Name: M/S MA DAIRY FARM**



Project prepared by : Probir Chandro Pramanik.  
Sonatala unit.Bogra  
Project verified by: Md. Mozaharul islam Sarker



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SREE SONJOY DATTA</b>
Age	:	01-01-1988 (29 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers
Address	:	Vill:Nagar para ,P.O: Baluahat.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	:	<b>Chandona</b>
(iii) Father's name	:	<b>Shontosh</b>
(iv) GB member's info	:	Branch: Balua hat.Sonatala Centre # 09(Female), Member ID: 4542, Group No: 10 Member since: 22-04-2002 (08Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: Nill
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fisheries
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-132829
Mother's Contact No.	:	01742-075862
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Chandona** joined Grameen Bank since 08 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	:	<b>M/S MA DAIRY FARM</b>
Location	:	Nagarpara,Baluahat,Sonatala,Bogra.
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 210,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 18 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.</li><li>▪Average 80% gain on 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 Baluahat, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

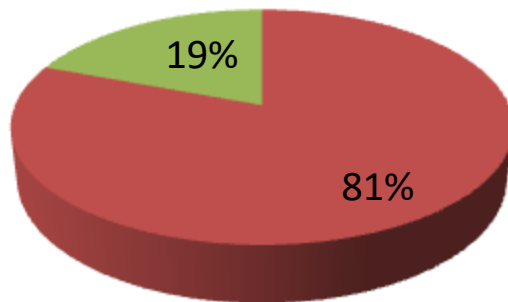
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Production	350	10,500	126,000
<b>Total Sales (A)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Variable Expense</b>			
Milk Production	70	2,100	25,200
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Less. Fixed Expense</b>			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,100</b>	<b>37,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	70000	140,000	1	50,000	50,000	190,000
Cow Child	2	35000	70,000	0	0	0	70,000
<b>Total</b>	<b>4</b>	<b>105000</b>	<b>210000</b>	<b>1</b>	<b>50000</b>	<b>50000</b>	<b>260000</b>

## Source of Finance



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

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Production	470	14,100	169,200	177,660	186,543
<b>Total Sales (A)</b>	<b>470</b>	<b>14,100</b>	<b>169,200</b>	<b>177,660</b>	<b>186,543</b>
<b>Less. Variable Expense</b>					
Milk Production	94	2,820	33,840	35,532	37,309
<b>Total variable Expense (B)</b>	<b>94</b>	<b>2,820</b>	<b>33,840</b>	<b>35,532</b>	<b>37,309</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>376</b>	<b>11,280</b>	<b>135,360</b>	<b>142,128</b>	<b>149,234</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>	<b>63,600</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,980</b>	<b>71,760</b>	<b>78,528</b>	<b>85,634</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	71,760	78,528	85,634
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		51,760	110,288
	<b>Total Cash Inflow</b>	<b>121,760</b>	<b>130,288</b>	<b>195,922</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>51,760</b>	<b>110,288</b>	<b>175,922</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience; 10Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

