

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

Project identification and prepared by: MD.Mehedi hasan
Sweet,
Sreepur Unit, Gazipur.
Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JANNATUL FERDOWS
Age	:	01-01-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sister
Address	:	Vill:Sreepur uttor P.O: Sreepur Thana: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA BEGUM
(iii) Father's name	:	JAKIR HOSSAIN TIPU
(iv) GB member's info	:	Branch: Sreepur , Centre # 65(Female), Member ID: 8043, Group No: 04 Member since: 08-05-2001(16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:20000, Outstanding loan: BDT: 0
(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.)	:	No
Business Experiences and Training Info	:	0 Years of other business.0 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	-
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

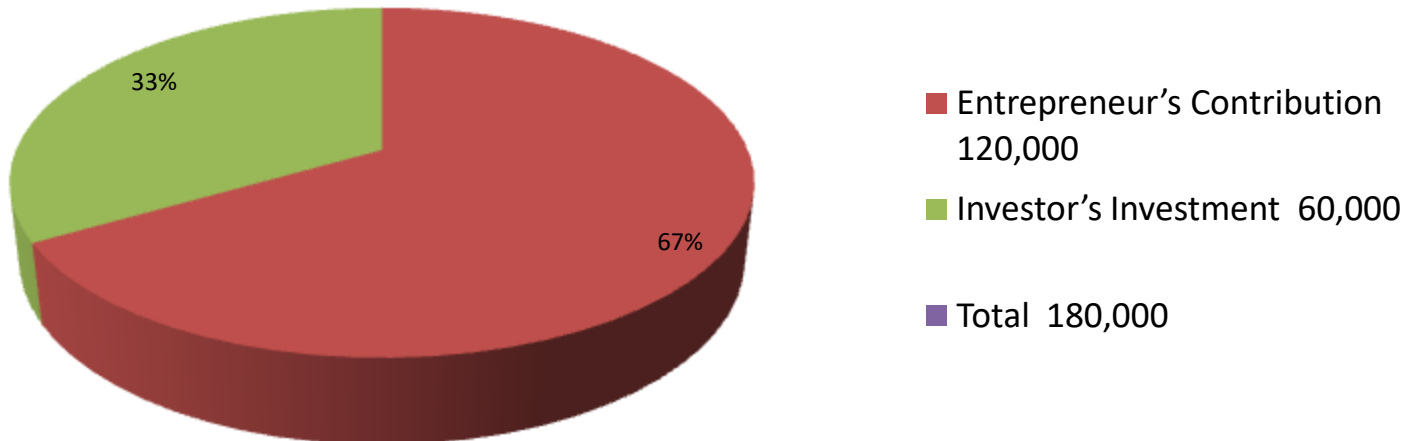
Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FARM
Location	:	Goshinga
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/-(from existing business) 67% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	0 ft x 0ft= 0 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow etc.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Cow	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
			120,000			60,000	180,000
COW							
	0	0	120,000	0	0	60,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
COW	2000	60000	720000	756000
0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
straw,Brain, rice,Medecine	1500	45000	540000	567000
Total Variable Expense	1500	45000	540000	567000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	6300
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		6700	80400	81100
Net Profit (E)= [C-D]		8300	99600	104580
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	99,600	104580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		63600
	Total Cash Inflow	159,600	168,180
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	63,600	132,180

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures