

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



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Atikur Rahman
Age	:	03-06-1986(31 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 4 Sister
Address	:	Vill: Digalkandi 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. Morium Begum
(iii) Father's name	:	Late. Md. Abdur Rashid Akhanda
(iv) GB member's info	:	Branch: Jhorgacha Sonatala, Centre # 37(Female), Member ID: 2633/1, Group No: 04 Member since: 10-01-2010(07 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 19996/-, Outstanding loan: 13846/-
(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	:	04 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.	:	01745-909255
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Morium Begum joined Grameen Bank since 07 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ATIKUR RAHMAN DAIRY FARM
Location	:	Digalkandi, Veluerpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 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.

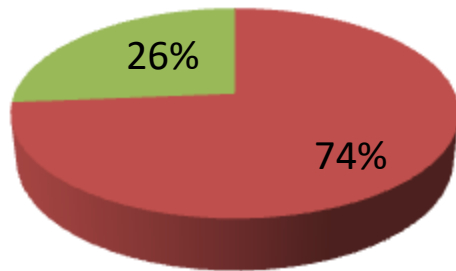
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Caw	2	50000	100,000	1	50,000	50,000	150,000
Bokna	1	40000	40,000	0	0	0	40,000
Total	3	90000	140000	1	50000	50000	190000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	350	10,500	126,000	132,300	138,915
Total Sales (A)	350	10,500	126,000	132,300	138,915
Less. Variable Expense					
Milk production	70	2,100	25,200	26,460	27,783
Total variable Expense (B)	70	2,100	25,200	26,460	27,783
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800	105,840	111,132
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		2,900	34,800	39,840	45,132
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)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	34,800	39,840	45,132
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		14,800	34,640
	Total Cash Inflow	84,800	54,640	79,772
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	14,800	34,640	59,772

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

