

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



Project identification and prepared by: . Most.Monjuara Khatun
Mohathans Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAJU MIYA
Age	:	25-12-1994(23Years)
Education, till to date	:	S. S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brother
Address	:	Vill: Shorolpur P.O ChadmohahatP.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BULBULI BEGUM
(iii) Father's name	:	MD. AFTAB ALI
(iv) GB member's info	:	Branch: Nungola Bogra, Centre # 60(Female), Member ID:6124, Group No: 11 Member since: 03-02-1999 (08Years) First loan: BDT 10,000 /- Existing Loan: BDT 50,000/- Outstanding loan: BDT 30200 /-
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	:	3 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.	:	01724-390037
Father's Contact No.	:	01797-768624
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BULBULI BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHEDI DAIRY FARM
Location	:	:Shorolpur, Chadmohahat, Bogra.
Total Investment in BDT	:	BDT 271,000/-
Financing	:	Self BDT 211,000/- (from existing business) % Required Investment BDT 60,000/- (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft = 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 70% gain▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed 02 in the future.▪Collects goods from▪Agreed grace period is 3 months.

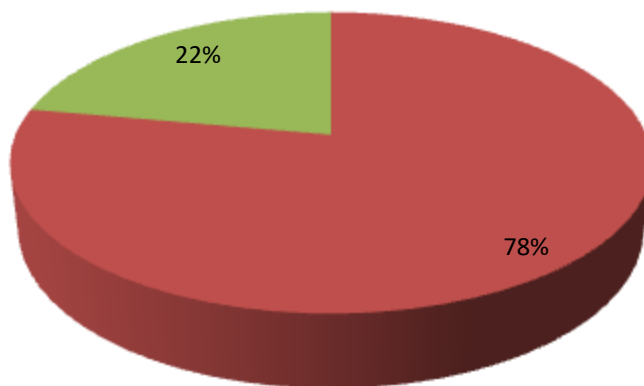
Existing Business (BDT)

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	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	230	6,900	82,800
Less. Fixed Expense			
House rant			0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		900	10,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	55,000	55,000	1	60,000	60,000	115,000
Haifer		0	0	0	0	0	0
Bllu	3	52000	156,000	0	0	0	156,000
Total	4	107000	211000	1	60000	60000	271000

Source of Finance



- Entrepreneur's Contribution 211,000
- Investor's Investment 60,000
- Total 271,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	4,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		4,500	54,000	60,300	66,915
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	54,000	60,300	66,915
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		30,000	66,300
	Total Cash Inflow	114,000	90,300	133,215
2	Cash Outflow			
2.1	Purchase of Product	60,000	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	84,000	24,000	24,000
3	Net Cash Surplus	30,000	66,300	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Shorolpur, Chadmohahat,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

