

## Proposed NU Business Name: **MORAD DAIRY FARM**



Project identification and prepared by: MD. SOZAD ALI  
Godagari Unit , Rajshahi

Project verified by: MD.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST.JORNA BAGUM</b>
Age	:	09/11/1989(29Years)
Education, till to date	:	Seven
Marital status	:	Married
Children	:	1 Son 2Daughter
No. of siblings:	:	1Brothers and 3 Sisters
Address	:	Vill:Hojjrapur ,P.O:Gogram ,P.S: Godagari, Dist: Rajshahi
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>MST. LAILY BUGEM</b>
(iii) Father's name	:	<b>MD. SOBED</b>
(iv) GB member's info	:	Branch:TEopara,godagari,Centre #02(Female), Member ID: 1037\1, Group No:02 Member since:06/04/2000 First loan: BDT -4000
Further Information:		Existing Loan: BDT 14000, Outstanding loan:7759
(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	:	10years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01709896126
Father's Contact No.	:	01709896143
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LAILY BEGUM** joined Grameen Bank since 18 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MORAD DAIRY FARM</b>
Location	:	Hojjrapur, Gogram ,Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 70,000/ -(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 07ft= 70 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Collects goods from Kakonhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

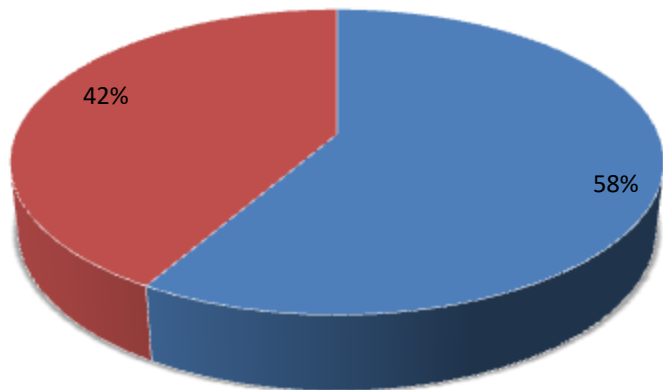
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>90000</b>	<b>360000</b>
<b>Total Sales(A)</b>		<b>90000</b>	<b>360000</b>
<b>Less. Variable Expense</b>			
Cow		<b>52800</b>	<b>211200</b>
<b>Total Variable Expense (B)</b>		<b>52800</b>	<b>211200</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>37200</b>	<b>148800</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>0</b>	<b>0</b>	<b>0</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Salary (staff)	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7400</b>	<b>22200</b>	<b>88800</b>
<b>Net Profit (E) [C-D]</b>		<b>15000</b>	<b>60000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	70000	40000	110000
Food	0	10000	10000
	0	0	0
<b>Total</b>	70000	50000	120000

## Source of Finance



- Entrepreneur's Contribution 70000
- Investor's Investment 50000
- Total 120000

# Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77800	155600	311200	326760	343098
<b>Total Variable Expense (B)</b>	77800	155600	311200	326760	343098
<b>Contribution Margin (CM) [C=(A-B)]</b>	42200	84400	168800	177240	186102
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	0	0	0	200	400
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22200	44400	88800	89800	90800
<b>Net Profit (E) [C-D]</b>	20000	40000	80000	87440	95302
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	80000	84500	89275
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	124500
	Total Cash Inflow	130000	144500	213775
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	60000	124500	193775

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Hojrapur  
Gogram,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

