

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL MOMEN PRANG
Age	:	30-04-1987 (30Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brother 01 Sister .
Address	:	Vill:Telihata P.O :Shekherchola P.S: Bogra Shadar, 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. MORIAM BEGUM
(iii) Father's name	:	MD.THANDA MIA PRANG
(iv) GB member's info	:	Branch: Gokul,Bogra,Centre # 01(Female), Member ID:1391, Group No: 03 Member since: 10-05-1998 (18Years) First loan: BDT 1,500 /- Existing Loan: BDT 10,000/- Outstanding loan: NILL
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	:	0 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.	:	01725-708771
Father's Contact No.	:	01775-004933
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORIAM BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORIAM DAIRY FARM
Location	:	Telihata,Shekherchola, Bogra Shadar,Bogra.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 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; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

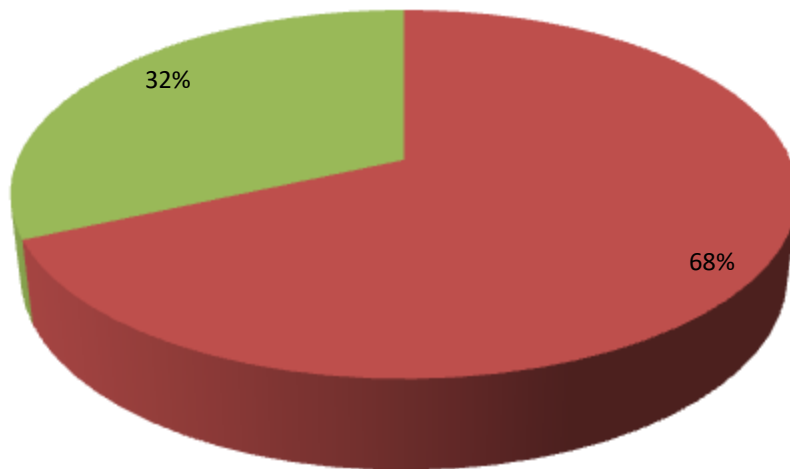
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk product cost	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	40000	40,000	1	70,000	70,000	110,000
Oxen	2	45000	90,000	0	0	0	90,000
Culf	1	20000	20,000	0	0	0	20,000
Total	4	0	150000	1	70000	70000	220000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sales	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Milk production cost	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
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
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		13,200	158,400	169,920	182,016
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	158,400	169,920	182,016
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		130,400	272,320
	Total Cash Inflow	228,400	300,320	454,336
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	130,400	272,320	426,336

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Telihata, Shekherchola,
Bogra .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

