

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



Project identification and prepared by: Md. . Mozaharl Islam,
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MEHADI HASAN
Age	:	12-12-1993 (23 Years)
Education, till to date	:	H S C Pass
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Sister
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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	:	MST RONJONA BEGUM
(iii) Father's name	:	MD ABDUS SATTA R
(iv) GB member's info	:	Branch: Shakharia, Centre # 10 (Female), Member ID: 4195, Group No: 06 Member since: 20-05-1996 (20 Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 24,720
(v) Who pays GB loan installment	:	Mother
(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	:	03 years experience in running business. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01737-838477
Father's Contact No.	:	01762-978872
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RONJONA BEGUM joined Grameen Bank since 20 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FIRM
Location	:	Khamarkandi Pachimpara 2 nd Baipass, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
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.

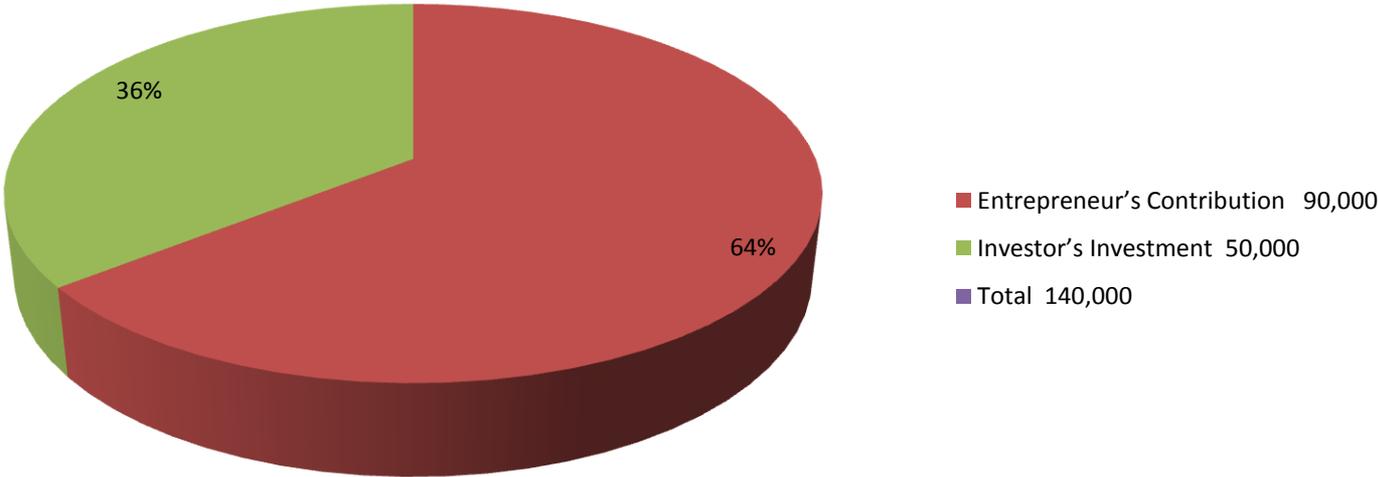
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 ltX40)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Cow feed & Medicine	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4000	48,000
Mobile Bill		100	1,200
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		1,600	19,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mil Cow	60,000	50,000	110,000
Culf	30,000	0	30,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (20 Lt. * 40)	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Cow feed and medicine	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity Bill		150	1,800	1,800	1,800
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,750	57,000	69,000	69,000
Net Profit (E) [C-D]		7,250	87,000	82,200	89,760
			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,000	82,200	89,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		67,000	129,200
	Total Cash Inflow	137,000	149,200	218,960
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	67,000	129,200	198,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
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







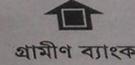
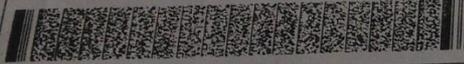
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ মেহেদী হাসান
Name: Md. Mehedi Hasan
পিতা: মোঃ আব্দুস ছাত্তার
মাতা: মোছাঃ রঞ্জনা বেগম
Date of Birth: 12 Dec 1993
ID NO: 19931022019000067

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাঠানো গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: ০, গ্রাম/লাতা: বামারকাপী, ডাকঘর: জোড় গাছা হাট - ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৯/২০১৩



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম: হুম

ঋণী নং: ৪৪৮

গ্রুপ নং: ০৫

কেন্দ্র নং: ১৪২

কেন্দ্রের নাম: সহজ ঋণের পাশ বই

বই ইস্যুর তারিখ: ৭/১২/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

