

Proposed NU Business Name: LIMON DAIRY FARM



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAHMAN
Age	:	31-12-1983 (33 Years)
Education, till to date	:	S S S Pass
Marital status	:	married
Children	:	01 daughter, 01 son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Sabgram uttarpara, P.O: Sabgram, P.S: Bogra shadar Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST JAIDA BEGUM
(iii) Father's name	:	LATE AFTAB UDDIN MOLLA
(iv) GB member's info	:	Branch: Gabtoli, Centre # 67 (Female), Member ID: 9108, Group No: 09 Member since: 20-08-2005 (11 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 200,000, Outstanding loan: 101000
(v) Who pays GB loan installment	:	Brother
(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	:	20 years experience in running business.20 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01736-169448
Father's Contact No.	:	01953278280
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JAIDA BEGUM joined Grameen Bank since 11 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	:	LIMON DAIRY FIRM
Location	:	Sabgram, uttarpara, Sabgram,Bogra shadar,Bogra
Total Investment in BDT	:	BDT5,70,000/-
Financing	:	Self BDT 4,90,000/-(from existing business) 86% Required Investment BDT 80,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 15 ft= 600 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.

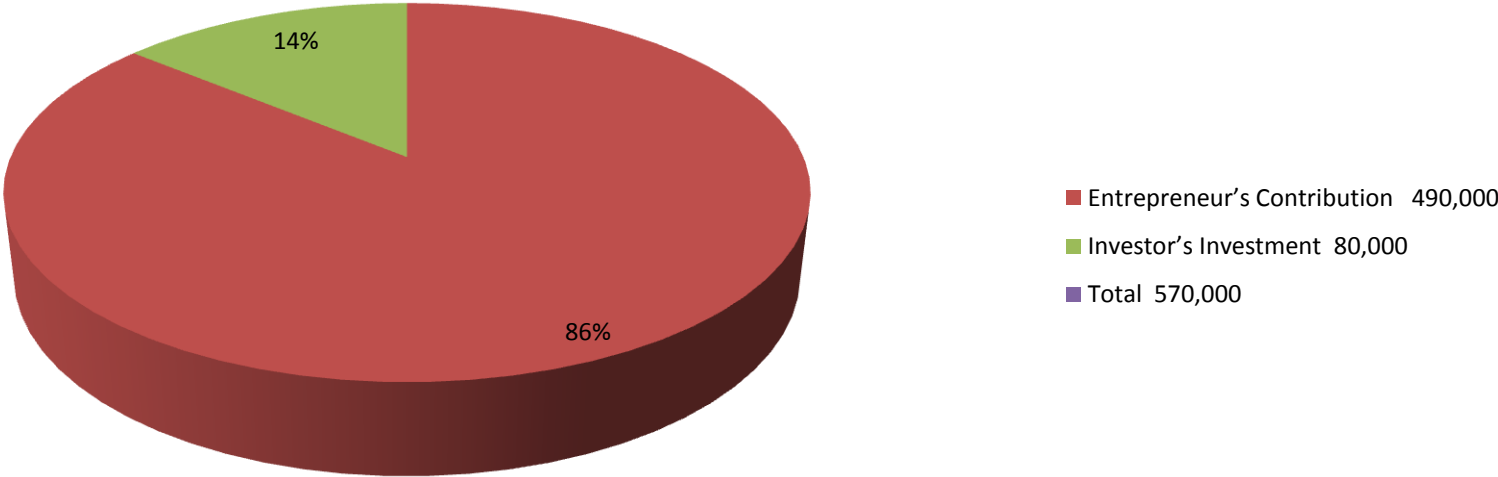
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale (20 x 40)	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Cow food and medicine	400	12,000	144,000
Total variable Expense (B)	400	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		6,600	79,196
Net Profit (E) [C-D]		5,400	64,804

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (5 x 80000)	400,000	80,000	480,000
Hifer cow (1 x 50000)	50,000	0	50,000
Culf (2x20000)	40,000	0	40,000
Total	490,000	80,000	570,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Cow food and medicine	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Electricity Bill		300	3,600	3,600	3,600
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		10,600	127,200	127,200	127,200
Net Profit (E) [C-D]		4,400	52,800	61,800	71,250
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	52,800	61,800	71,250
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		20,800	50,600
	Total Cash Inflow	132,800	82,600	121,850
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	20,800	50,600	89,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1 Others:01
Experience & Skill : 20 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 Peoples' Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুর রহমান

Name: Md. Abdur Rahman

পিতা: মৃত আবতার হোসেন মোল্লা

মাতা: মোছাঃ আয়দা বেগম

Date of Birth: 31 Dec 1983

ID NO: 1022020203075

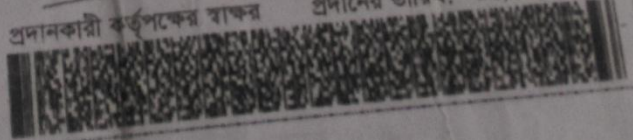
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: সাবগ্রাম উত্তর পাড়া, রাস্তা নং/নাম: সাবগ্রাম, ডাকঘর: সাবগ্রাম - ৫৮০০,
বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

বিক্রেতা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/১০/২০০৭



FAMILY PICTURE

