

Proposed NU Business Name: **MA BABAR DOA 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 MEHEDI HASAN
Age	:	01-02-1993 (23 Years)
Education, till to date	:	Agriculture diploma
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01 Brother
Address	:	Vill: Khamarkandii 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 SELINA BEGUM
(iii) Father's name	:	MD AMZAD HOSSEN
(iv) GB member's info	:	Branch: SHAHKHARIA,BOGRA, Centre # 10 (Female), Member ID: 4191, Group No: 06 Member since: 26-09-2006 (10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 3600/=
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01763-469069
Father's Contact No.	:	01737-485912
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SELINA BEGUM joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA DAIRY FIRM
Location	:	Khamarkandi, Jhorgachahat, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 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.

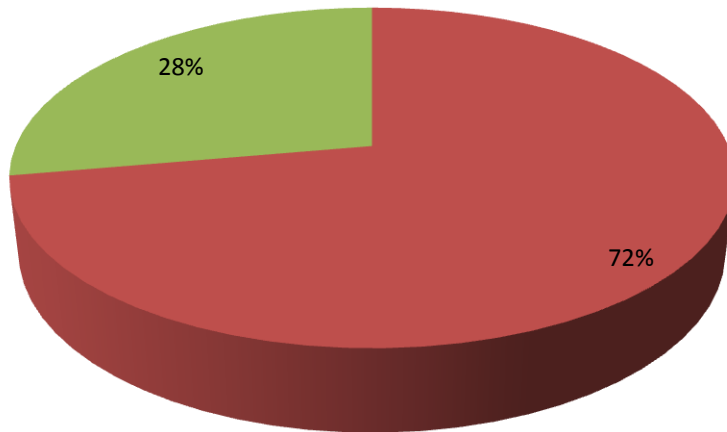
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale (20 x 40)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Cow feed and 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)		2,000	24,000
Mobile Bill		300	3,600
Total fixed Cost (D)		2,600	31,196
Net Profit (E) [C-D]		3,400	40,804

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1 x 90000)	90,000	50,000	140,000
Culf (2x20000)	40,000	0	40,000
Total	130,000	50,000	180,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Cow food and medicine	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		2,000	24,000	24,000	24,000
Salary (staf)		4000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,600	79,200	79,200	79,200
Net Profit (E) [C-D]		2,400	28,800	34,200	39,870
Investment Payback			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	28,800	34,200	39,870
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		8,800	23,000
	Total Cash Inflow	78,800	43,000	62,870
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	8,800	23,000	42,870

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 আমজাদ হোসেন
মাতা: মোছাঃ সেলিনা বেগম
Date of Birth: 01 Feb 1993
ID NO: 19931022019000225

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য
কোনো পক্ষের পক্ষে নিকটস্থ পোশ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ০, গ্রাম/রাস্তা: খামারকান্দি, ডাকঘর: জোড়পাছা হাট -
৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৯/২০১৩



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম

শেখ

ঋণী নং

৪১৯১

ফপ নং

৮৩

কেন্দ্র নং

৪৮৫

কেন্দ্রের নাম

সহজ ঋণ

বই ইস্যুর তারিখ

২৫ ০৫ ১৫

FAMILY PICTURE

