

## Proposed NU Business Name: **MS MAIN DAIRY FARM**



Project identification and prepared by: Moktar,  
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD MANIK MIA</b>
Age	:	01-01-1991 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Amjani, P.O: Mokamtola, P.S: Shibgonj, Dist: 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	:	<b>MOST. SHAHIDA BEGUM</b>
(iii) Father's name	:	<b>MD ZAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Raynogor Shibgonj, Centre # 45 (Female), Member ID: 3952, Group No: 05 Member since: 01-01-1991 (25 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01994-105174
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SHAHIDA BEGUM** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS MAIN DAIRY FARM</b>
Location	:	Amjani, Mokamtola, Shibgonj, Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 8 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Bogra.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

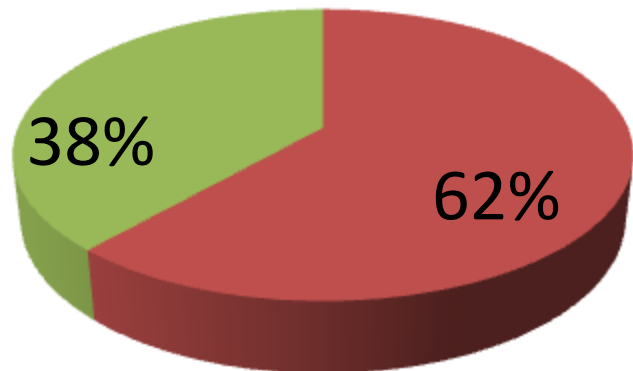
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (8 x 50)	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,500</b>	<b>42,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	1	50000	50,000	100,000
Calf	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>2</b>		<b>80,000</b>	<b>1</b>		<b>50,000</b>	<b>130,000</b>

## Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 50,000

■ Total 130,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (14 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			25,000	25,000	25,000
<b>Total Sales (A)</b>	<b>700</b>	<b>21,000</b>	<b>277,000</b>	<b>289,600</b>	<b>302,830</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>205,000</b>	<b>214,000</b>	<b>223,450</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>69,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,400</b>	<b>137,800</b>	<b>146,000</b>	<b>154,450</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	137,800	146,000	154,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		117,800	243,800
	<b>Total Cash Inflow</b>	<b>187,800</b>	<b>263,800</b>	<b>398,250</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,800</b>	<b>243,800</b>	<b>378,250</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 06 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

