

Proposed NU Business Name: MOSHAROF DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJIB
Age	:	15-06-1989 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Ulail, P.O: :Aaona, P.S: Nobabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RENU BEGUM
(iii) Father's name	:	MD MOSHAROF HOSSAIN
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 17 (Female), Member ID: 5032, Group No: 07 Member since: 14-01-2003 (14 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: -
(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. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849-323125
Mother's Contact No.	:	01876-481680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RENU BEGUM joined Grameen Bank since 05 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSHAROF DAIRY FARM
Location	:	Ulaail, Aaona bazaar, Nobabgonj
Total Investment in BDT	:	BDT 3,75,000/-
Financing	:	Self BDT 295,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 25 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three cow and three calf in his farm.▪Average daily milk production is 16 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing 1 employee.▪Collects goods from Nobabgonj.▪The farm is owned.▪Agreed grace period is 3 months.

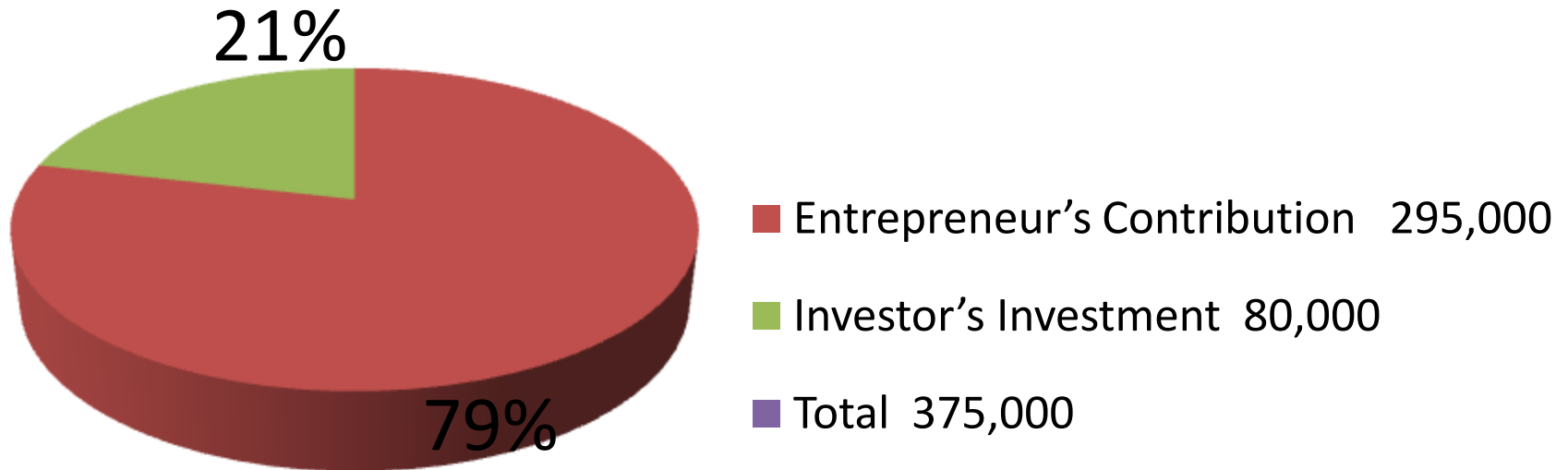
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 16 x 60)	960	28,800	345,600
Total Sales (A)	960	28,800	345,600
Less. Variable Expense			
Straw, Bran, Medicine etc	350	10,500	126,000
Total variable Expense (B)	350	10,500	126,000
Contribution Margin (CM) [C=(A-B)	610	18,300	219,600
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (staff)		4,000	48,000
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D)		8,600	103,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80000	240,000	2	40000	80,000	320,000
Calf	2	20000	40,000	0	0	0	40,000
Small calf	1	15000	15,000	0	0	0	15,000
Total	6		295,000	2		80,000	375,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (23 x 60)	1,380	41,400	496,800	521,640	547,722
Calf Sale			40,000	40,000	40,000
Total Sales (A)	1,380	41,400	536,800	561,640	587,722
Less. Variable Expense					
Straw, Bran, Medicine etc	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)]	880	26,400	356,800	372,640	389,272
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
Salary (staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		9,900	118,800	120,500	122,000
Net Profit (E) [C-D]		16,500	238,000	252,140	267,272
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	238,000	252,140	267,272
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		206,000	426,140
	Total Cash Inflow	318,000	458,140	693,412
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	206,000	426,140	661,412

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

