

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



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Project verified by: : Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD MAHMUDUL HASAN
Age	:	01-03-1988 (29 Yars)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Nakachini, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL AKTER
(iii) Father's name	:	ANOWER HOSSAIN
(iv) GB member's info	:	Branch: Kapashia Centre # 20 (Female), Member ID: 7858, Group No: 10 Member since: 22-07-2001 (16 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: 18,208/-
(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	:	07 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.	:	01941-370186
Mother's Contact No.	:	01934-8536618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL AKTER joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHER DAIRY FARM
Location	:	Nakachini Kapashia Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow and two calf in his farm.▪Average daily milk production is 9 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Collects goods from kapashia.▪Agreed grace period is 3 months.

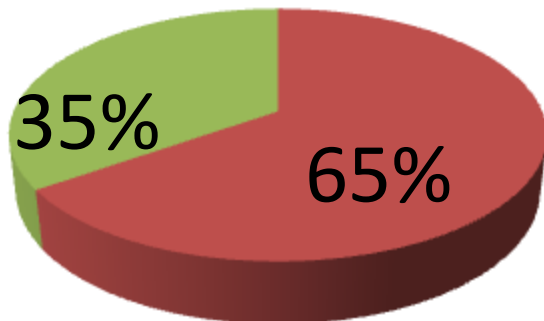
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (9 x 50)	450	13,500	162,000
Total Sales (A)	450	13,500	162,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50000	100,000	1	80000	80,000	180,000
Calf	2	25000	50,000	0	0	0	50,000
Total	4		150,000	1		80,000	230,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			40,000	40,000	40,000
Total Sales (A)	700	21,000	292,000	304,600	317,830
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	500	15,000	220,000	229,000	238,450
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,001
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
Total Fixed Cost		5,900	70,800	72,500	73,501
Net Profit (E) [C-D]		9,100	149,200	156,500	164,949
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	149,200	156,500	164,949
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		117,200	241,700
	Total Cash Inflow	229,200	273,700	406,649
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	117,200	241,700	374,649

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















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FAMILY PICTURE

