

Proposed NU Business Name: MODINA DAIRY FARM



Project identification and prepared by: Md.Majnu Hossen,
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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHIDUL ISLAM
Age	:	26-05-1987 (30 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Sister
Address		Vill:Joynogor,P.O:Khamarkandi,P.S:Sherpur, 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	:	
(iii) Father's name	:	MOST. SOBADA BEGUM
(iv) GB member's info	:	MD. MOINUL ISLAM Branch:Garidha,Sherpur,Centre # 71 (Female), Member ID: 6001/2, Group No: 04 Member since: 10-02-2009(7 Year)
Further Information:		
(v) Who pays GB loan installment		First loan: BDT 20,000/-
(vi) Mobile lady	:	Existing Loan: BDT 30,000, Outstanding loan: NILL
(vii) Grameen Education Loan	:	Father
(viii) Any other loan like GB, BRAC ASA etc..	:	No No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-686074
Mother's Contact No.	:	01764-876158
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SOBADA BEGUM joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MODINA DAIRY FARM
Location	:	Joynogor, Sherpur.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150,000/-(from existing business) 68% Required Investment BDT 70,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like.Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

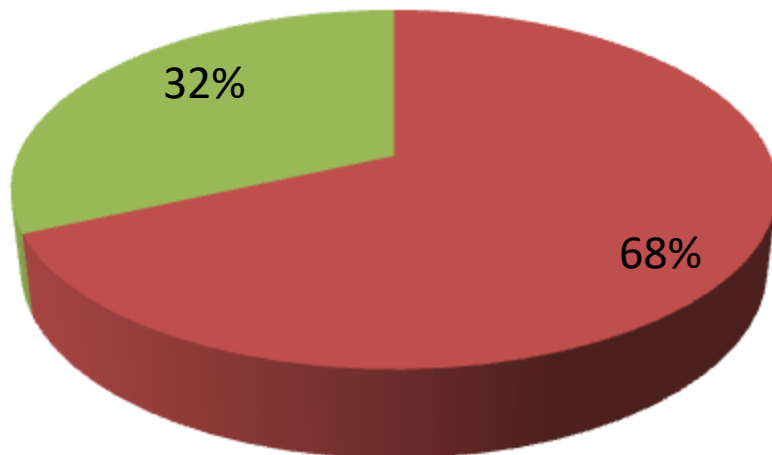
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(50*12)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Feed & Medicine	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Feed & Medicine		3,000	36,000
Mobile Bill		300	3,600
Total fixed Cost (D)		9,100	109,200
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	80,000	80,000	1	70,000	70,000	150,000
Oxen	1	70,000	70,000				70,000
Total	2		150,000	1		70,000	220,000

Source of Finance



- Entrepreneur's Contribution
150,000
- Investor's Investment
70,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk(50*20)	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					
Feed & Medicine	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)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		3000	36,000	36,000	36,000
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		9,200	110,400	110,400	110,400
Net Profit (E) [C-D]		14,800	177,600	192,000	207,120
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	177,600	192,000	207,120
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		149,600	313,600
	Total Cash Inflow	247,600	341,600	520,720
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	149,600	313,600	492,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 05 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















FAMILY PICTURE

