

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

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

Name	:	<b>DELOWER HOSEN</b>
Age	:	10-03-1998 (19 Years)
Education, till to date	:	Class - Four
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Chor Khoaj, P.O: Sonagazi, P.S: Sonagazi, Dist: Feni.
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>LILY AKTHER</b>
(iii) Father's name	:	<b>JAKIR HOSEN</b>
(iv) GB member's info	:	Branch: Chorcandia, Centre # 33 (Female), Member ID: 2114, Group No: 04 Member since :05-06-1999-2006 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-862184
Mother's Contact No.	:	01868-791484
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LILY AKTHER** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASUD DAIRY FARM</b>
Location	:	Chor Khoaj, Sonagazi, Fani.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,50,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 08 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cow and three calf in his farm.</li><li>▪Average daily milk production is 10 liter and milk price is BDT 60.</li><li>▪The farm is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Sonagazi bazar.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

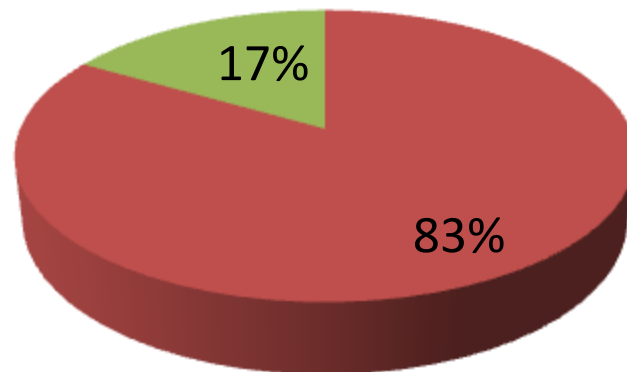
## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8x 60)	480	14400	172800
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	168	5040	60480
Total Variable Expense	168	5040	60480
Contributon Margin (CM) [C=(A-B)]	312	9360	112320
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		3660	43920

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80000	160000	1	50000	50000	210000
Small Calf	3	30000	90000			0	90000
			0			0	0
<b>Total</b>	<b>5</b>		<b>250000</b>	<b>1</b>		<b>50,000</b>	<b>300,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk (10x 60)	600	18000	216000	226800	238140
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	210	6300	75600	79380	83349
<b>Total Variable Expense</b>	<b>210</b>	<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11700</b>	<b>140400</b>	<b>147420</b>	<b>154791</b>
<b>Less Fixed Expense</b>					
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
<b>Total Fixed Cost (D)</b>		<b>5700</b>	<b>68400</b>	<b>69100</b>	<b>69815</b>
<b>Net Profit (E)= [C-D]</b>		<b>6000</b>	<b>72000</b>	<b>75600</b>	<b>79380</b>
<b>Investment Pay Back</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	72,000	75600	79380
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52000	107600
	<b>Total Cash Inflow</b>	<b>122,000</b>	<b>127,600</b>	<b>186,980</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)	20000	20000	20000
	<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>52,000</b>	<b>107,600</b>	<b>166,980</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE