

# Proposed NU Business Name: **MAHABUB DAIRY FARM**



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sreenagar unit ,munshigonj  
Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MAHABUB BEPARY</b>
Age	:	11-03-1985(32 years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:mandara,post : vaggokul,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>HELENA BEGUM</b>
(iii) Father's name	:	<b>SIRZON BEPARY</b>
(iv) GB member's info	:	Branch: vaggokul, Centre # 14 (Female), Member ID: 2457, Group No: 04 Member since: 20-05-1991(08Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684-557103
Family's Contact No.	:	01726-552781
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HELENA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAHABUB DAIRY FARM</b>
Location	:	Mandara,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 280,000/- (from existing business) 80% Required Investment BDT 70,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, milk</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is self.</li><li>▪Collects goods from bayagokul.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

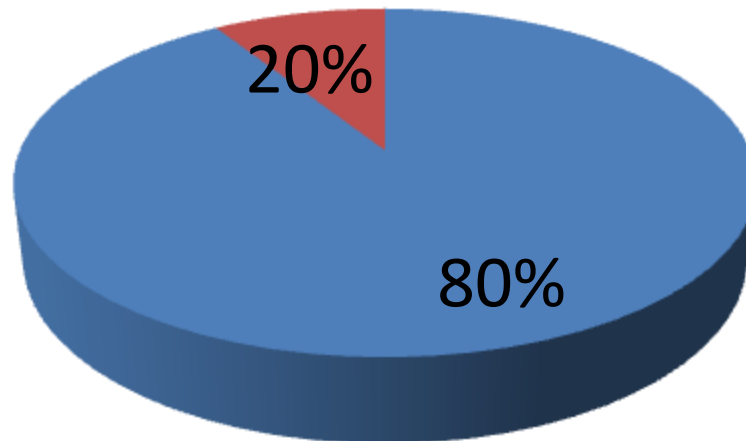
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow, Calf, milk	1,800	54,000	648,000
<b>Total Sales (A)</b>	1,800	54,000	648,000
<b>Less. Variable Expense</b>			
Cow, Calf, milk	1,440	43,200	518,400
<b>Total variable Expense (B)</b>	<b>1,440</b>	<b>43,200</b>	<b>518,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	02	100000	200,000		COW	70,000	70,000	270,000
calf	02	40,000	80,000					80,000
<b>Total</b>			<b>280,000</b>				<b>70,000</b>	350,000

## Source of Finance

■ Intreprenuers contribution 280,000   ■ Investor's Investment 70,000   ■ Total 350,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Cow, Calf, milk	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	2,500	75,000	900,000	945,000	992,250
<b>Less. Variable Expense</b>					
Cow, Calf, milk	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
<b>Total Fixed Cost</b>		<b>5,500</b>	<b>66,000</b>	<b>66,300</b>	<b>66,615</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>	<b>122,700</b>	<b>131,835</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	<b>114,000</b>	<b>122,700</b>	<b>131,835</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,000	180,700
	<b>Total Cash Inflow</b>	<b>184,000</b>	<b>208,700</b>	<b>312,535</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,000</b>	<b>180,700</b>	<b>284,535</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: Others:0  
Experience & Skill : 03Years  
Own Business :03  
Quality goods & services;  
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  
Political unrest







