

Proposed NU Business Name: M/S MOLLAH DAIRY FARM

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Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.PARVEJ ISLAM
Age	:	26-10-1988 (29 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	Son & 1 Daughter
No. of siblings:	:	01 Sister & 0 Brother
Address	:	Vill: Bujruk Majipara, P.O: Vabanigonj, P.S: Bogra Sadar, 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	:	MOST.PARUL
(iii) Husband's name	:	MD.MANNAN
(iv) GB member's info	:	Branch: Majipara , Centre # 34 (Female), Member ID: 2944/1, Group No: 05 Member since: 01-02-1998 (15 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:BDT 23,266/ -
(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	:	10 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	Furniture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-994434
Mother's Contact No.	:	01822-406561
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.PARUL joined Grameen Bank since 15 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

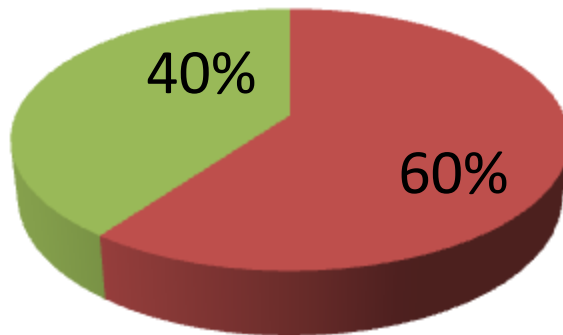
Business Name	:	M/S MOLLAH DAIRY FARM
Location	:	Vill:Bujruk Majira,Po: Vobanigonj, Mohasthan, Bogra
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow ,one big calf and one calf in his farm.▪Average daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from local bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (8 x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	100	3000	36000
Total Variable Expense	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		4000	48000
Mobile Bill		300	3600
Total Fixed Cost (D)		5100	61200
Net Profit (E)= [C-D]		3900	46800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50,000	50,000	1	80,000	80,000	130,000
Big Calf	1	40,000	40,000			0	40,000
Calf	1	30,000	30,000			0	30,000
			0			0	0
			0			0	0
	3	120000	120,000	1	80000	80,000	200000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (8 x 50)	700	21000	252000	264600	277830
Total Sales(A)	700	21000	252000	264600	277830
Less Variable Expense (B)					
Milk (8 x 50)	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5100	61200	61900	62615
Net Profit (E)= [C-D]		10650	127800	134190	140900
Investment Pay Back			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	127,800	134190	140899.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95800	197990
	Total Cash Inflow	207,800	229,990	338,890
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	95,800	197,990	306,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

FAMILY PICTURE