

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOHIUDDIN
Age	:	07-11-1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	3 Brothers 4 Sister
Address	:	Vill: Kumarbarilla, P.O: korpara. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	AYESHA BEGUM
(iii) Father's name	:	SHEKH MOHAN MIA
(iv) GB member's info	:	Branch: Shkaripara, Centre # 17 (Female), Member ID: 1678, Group No: 04 Member since: 01-01-1990 (15 Years) First loan: BDT 1,500/-
Further Information:		Existing loan: 20,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-157444
Family's Contact No.	:	01851-522716
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

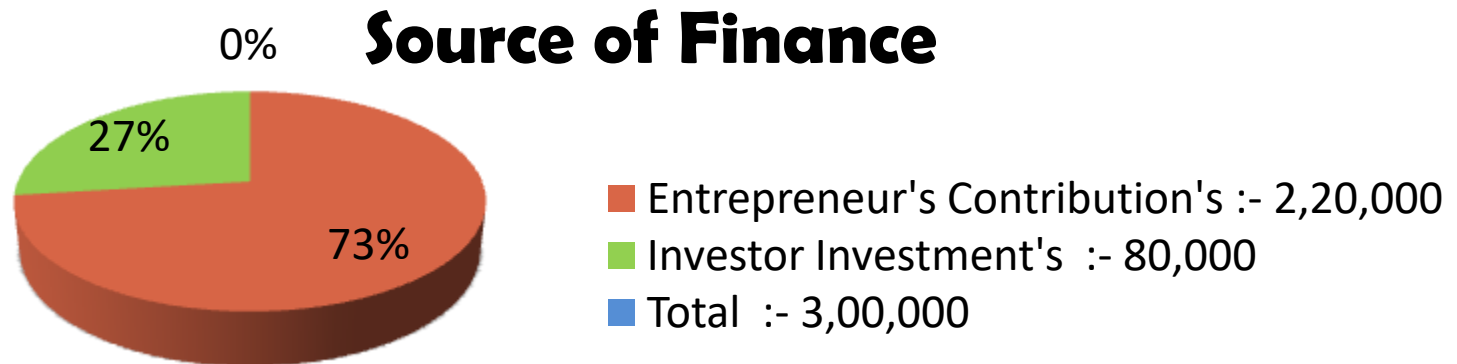
Business Name	:	MOHIUDDIN DAIRY FARM
Location	:	Kumarbarilla, Nawabgonj
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,20,000/- (from existing business) 73% Required Investment BDT 80,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 cow and 2 calf in his farm.▪Average Daily milk production is 15 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (15 x 60)	900	27,000	3,24,000
Total Sales (A)	900	27,000	3,24,000
Less. Variable Expense			
Straw, Bran, Medicine etc	500	15,000	1,80,000
Total variable Expense (B)	500	15,000	1,80,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Electricity Bill		500	6,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80,000	1,60,000	1	80,000	80,000	2,40,000
Calf	2	30,000	60,000	0	0	0	60,000
Total	3		2,20,000	1		80,000	3,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Milk (21x 60)	1,260	37,800	4,53,600	4,76,280	5,00,094
Calf Sale			50,000	70,000	90,000
Total Sales (A)	1,260	37,800	5,03,600	5,46,280	5,90,094
Less. Variable Expense					
Straw, Bran, Medicine etc	700	21,000	2,52,000	2,64,600	2,77,830
Total variable Expense (B)	700	21,000	2,52,000	2,64,600	2,77,830
Contribution Margin (CM) [C=(A-B)]	560	16,800	2,01,600	2,81,680	3,12,264
Less. Fixed Expense					
Mobile Bill		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		500	6,000	7,000	8,000
Total Fixed Cost		6,000	72,000	73,000	74,000
Net Profit (E) [C-D]		10,800	1,29,600	2,08,680	2,38,264
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	1,29,600	2,08,680	2,38,264
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		97,600	2,74,280
	Total Cash Inflow	2,09,600	3,06,280	5,12,544
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	1,12,000	32,000	32,000
3	Net Cash Surplus	97,600	2,74,280	4,80,544

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Kumabarilla, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest









মাইনুল ইসলাম (সরল)-কে
মোবায়ল মার্কায়া

মাইনুল ইসলাম (সরল)-কে
মোবায়ল মার্কায়া

শেখার
মোবায়ল



FAMILY PICTURE

