

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



Project identification and prepared by: Md Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MEHEDI HASAN
Age	:	20-10-1992 (26 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Ulail, P.O: Aouna. P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TASLIMA BEGUM
(iii) Father's name	:	MD. SOKIL UDDIN
(iv) GB member's info	:	Branch: Solla, Centre # 45 (Female), Member ID: 3824, Group No: 05 Member since: (2001-2009) (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 22,000 Outstanding loan:BDT:
(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.	:	01913-115251
Family's Contact No.	:	01924-191595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

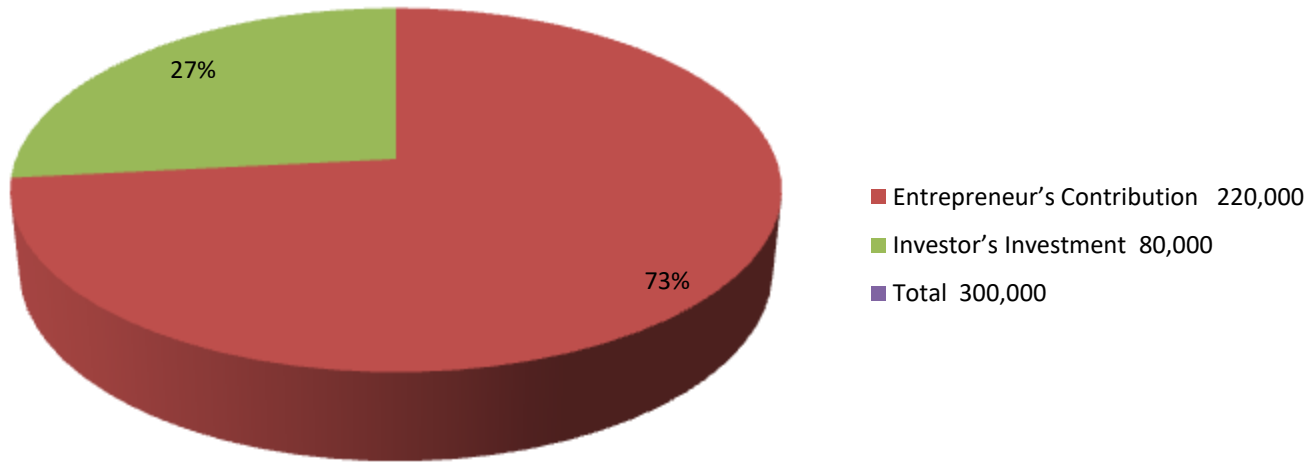
Proposed Nobin Udyokta Business Info

Business Name	:	MEHEDI DAIRY FARM
Location	:	Ulail,Aouna, 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	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 cow 3 Calf and in his farm.▪Average Daily milk production is 08 liter and milk price is BDT 70.▪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.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk(8x60)	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw,barn,medecine etc		3000	36000
Total Variable Expense	0	3000	36000
Contributon Margin (CM) [C=(A-B)]		11400	136800
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		5400	64800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	80,000	80,000	1	80,000	80,000	1,60,000
ox	1	50,000	50,000	0	0	0	1,00,000
Calf	2	45,000	90,000				90,000
Total	4		2,20,000	1		80,000	3,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
(Milk 11x60)	660	19400	232800	244440	256662
	0	0	0	0	0
Total Sales(A)	660	19400	232800	244440	256662
Less Variable Expense (B)					
Straw,barn,medecine etc		4000	4000	4200	4410
Total Variable Expense	0	4000	48000	50400	52920
Contributon Margin (CM) [C=(A-B)]		15400	184800	194040	203742
Less Fixed Expense					
Electric Bill		400	4800	5100	5400
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Generator		0	0		
Entertainment		0	0	0	0
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6300	15600	82000	874400
Net Profit (E)= [C-D]		9100	109200	114660	120393
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	109,200	114660	120393
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	77200	77200	159860
	Total Cash Inflow	189,200	191,860	280,253
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	77,200	159,860	248,253

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: Ulail, Nawabganj, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest











