

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



Project identification and prepared by: Md. Sahab Uddin,
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHBUB ALAM
Age	:	21-07-1997 (18Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Dhalpur, P.O: Savar Cantonment, P.S: Ashulia 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	:	MOST. MABIA BEGUM
(iii) Father's name	:	MD. YUSUF ALI
(iv) GB member's info	:	Branch: Dhamsona, Centre # 64(Female), Member ID: 5751 Group No: 03 Member since: 15-11-2002 (13Years) First loan:20,000 taka.
Further Information:	:	Existing loan: BDT 20,000 Outstanding loan: BDT 16,700
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent and Tailoring)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-540313
Mother Contact No.	:	01727-200153
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Mabilia Begum is a member of Grameen Bank since 13 years. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Business and Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHBUB DAIRY FARM
Location	:	At entrepreneur own house
Total Investment in BDT	:	BDT 9,00,000
Financing	:	Self BDT 6,00,000 (from existing business) 67% Required Investment BDT 3,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy farm. Existing five cow and four calf in this business.▪Milk Production is 30 liters per day on an average.▪Selling price of milk is 60 taka per liter.▪After getting equity fund two Australian cow will be purchased.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhamrai, Manikgonj, Savar.▪Agreed grace period is 4 months.

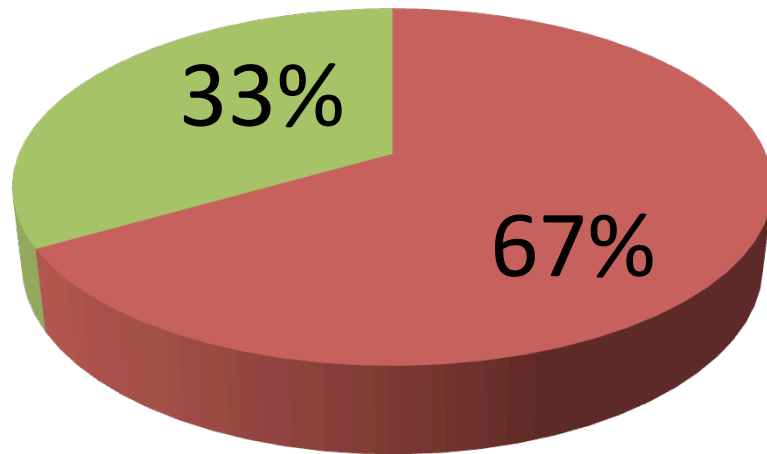
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (30 litre x 60)	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Food (Straw, Bran, Salt, Oil cake)	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Medical Cost		1,000	12,000
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk Cow (Australian x 2, Frisian x 1)	3,60,000	2,80,000	6,40,000
Cow	80,000	-	80,000
Ox (1)	50,000	-	50,000
Calf (4 x 25,000)	1,00,000	-	1,00,000
Food (Straw, Bran, Salt, Oil cake)	10,000	20,000	30,000
Total	6,00,000	3,00,000	9,00,000

Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 300,000
- Total 900,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (45 litre x 60)	2,700	81,000	972,000	1,020,600	1,071,630
Calf Sale		-	40,000	50,000	60,000
Total Sales (A)	2,700	81,000	1,012,000	1,070,600	1,131,630
Less. Variable Expense					
Food (Straw, Bran, Salt, Oil cake)	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	472,000	503,600	536,280
Less. Fixed Expense					
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		800	9,600	11,600	13,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		9,000	108,000	108,000	108,000
Entertainment		400	4,800	5,200	5,800
Medical Cost		1,500	18,000	19,000	20,000
Total Fixed Cost		17,950	215,400	219,800	224,300
Net Profit (E) [C-D]		18,050	256,600	283,800	311,980
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	256,600	283,800	311,980
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		136,600	300,400
	Total Cash Inflow	556,600	420,400	612,380
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	136,600	300,400	492,380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 Years
Quality services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

























FAMILY PICTURE

