

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



Project identification and prepared by: Md. Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOJON MAHAMOD
Age	:	12-05-1983 (33 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Kuyarchala, P.O: Cha bagan, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HASNA BEGUM
(iii) Father's name	:	MD. MOJAMMEL HAQUE
(iv) GB member's info	:	Branch: KUYARCHALA,, Centre # 16(Female), Member ID: 1943/1, Group No: 01 Member since: 13-04-2004(13Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 9600
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-812050
Mother's Contact No.	:	01717-177021
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASNA BEGUM joined Grameen Bank since 13 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FARM
Location	:	Kuyarahala, Ehabagan, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,0,000/-(from existing business) 50% Required Investment BDT 1,00,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk etc.▪Daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Collects goods from local market.▪Agreed grace period is 3 months.

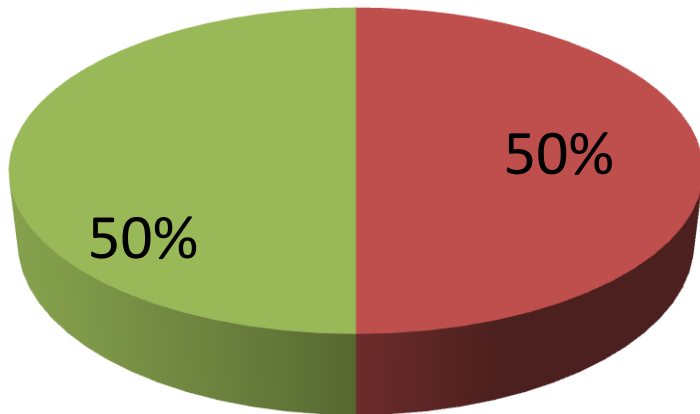
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Mobile Bill		200	2,400
Electricity Bill		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (1)	80,000	90,000	170,000
Calf (1)	20,000	10,000	30,000
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk	600	18,000	216,000	226,800
Calf Sale	42	1,250	15,000	15,000
Total Sales (A)	642	19,250	231,000	241,800
Less. Variable Expense				
Straw, Bran, Medicine etc	160	4,800	57,600	60,480
Total variable Expense (B)	160	4,800	57,600	60,480
Contribution Margin (CM) [C=(A-B)]	482	14,450	173,400	181,320
Less. Fixed Expense				
Mobile Bill		300	3,600	4,000
Electricity Bill		100	1,200	1,500
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		5,400	64,800	65,500
Net Profit (E) [C-D]		9,050	108,600	115,820
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	108,600	115,820
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		48,600
	Total Cash Inflow	108,600	164,420
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	48,600	104,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সুজন মাহমুদ
Name: MD. SOJON MAHAMOD
পিতা: মোঃ মোজাম্মেল হক
মাতা: মোসাঃ হাসনা বেগম
Date of Birth: 12 May 1983

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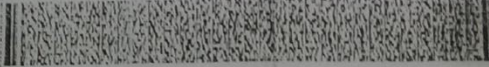
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এই কার্ডটি যথাপ্রকারে বা বাংলাদেশ সরকারের সঙ্গতিতে বাঙালি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তি পাতাল্য কোনো নিকটস্থ পেশা অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কুয়ারচালা, কুয়ারচালা, ডাকঘর: চাৰাপান - ১৭৫০,
কালিয়াকৈর, গাজীপুর

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্মসূচীর স্বাক্ষর প্রদানের তারিখ: ২৬/০৪/২০০৮



FAMILY PICTURE

