

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



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Nawabgonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	Maloti Biswas
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers 3 Sister
Address	:	Vill: Bardhapara, P.O: Bardhanpara. 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	:	SATHI MONDAL
(iii) Father's name	:	HORIPODO BISWAS
(iv) GB member's info	:	Branch: Komorgonj Nawabgonj, Centre # 21 (Female), Member ID: 1875/2, Group No: 04 Member since: 15-01-2014 (03 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: 10,000 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.	:	01951347131
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SATHI MONDAL joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MALOTI DAIRY FARM
Location	:	Bardhanpara, Nawabgonj
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,80,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 3 cow and 2 calf in his farm.▪Average Daily milk production is 24 liter and milk price is BDT 50.▪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.

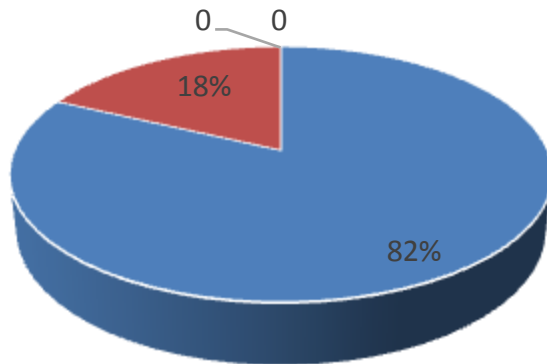
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (24x 50)	1,200	36,000	4,32,000
Total Sales (A)	1,200	36,000	4,32,000
Less. Variable Expense			
Straw, Bran, Medicine etc	800	24,000	2,88,000
Total variable Expense (B)	400	12,000	1,44,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		300	36,00
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80,000	2,40,000	1	60,000	60,000	3,00,000
Calf	2	20,000	40,000	0	0	0	40,000
Total	3		2,80,000	1		60000	3,40,000

Source of Finance



- Entrepreneur's Contribution- 2,80,000/-
- Investor's Investment- 60,000/-
- Total- 3,40,000/-

■ Entrepreneur's Contribution-82%

Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue (sales)					
Milk (32x 50)	1,600	48,000	5,76,000	6,04,800	6,35,040
Calf Sale			40,000	70,000	90,000
Total Sales (A)	1,600	48,000	6,16,000	6,74,800	7,25,040
Less. Variable Expense					
Straw, Bran, Medicine etc	1,000	30,000	3,60,000	3,78,000	3,96,900
Total variable Expense (B)	1,000	30,000	3,60,000	3,78,000	3,96,900
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
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]		12,000	1,44,000	1,51,200	1,58,760
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,44,000	1,51,200	1,58,760
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,20,000	2,47,200
	Total Cash Inflow	2,04,000	2,71,200	4,05,960
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,20,000	2,47,200	3,81,960

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: Bardhpara, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

