

## Proposed NU Business Name: **MAYER DUA DAIRY FARM**



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Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahaman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD FARIDUL ISLAM</b>
Age	:	06-04-1989 (29 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brother
Address	:	Vill: Hajrabari, P.O: Bhaighat, P.S: Dhonbari , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST FOZILA BEGUM</b>
(iii) Father's name	:	<b>MD SHAJAHAN ALI</b>
(iv) GB member's info	:	Branch: Bhaighat, Centre # 48 (Female), Member ID: 7195, Group No: 08 Member since: 26-06- 2013 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan: 8,650/-
(v) Who pays GB loan installment	:	Father
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-573907
Family's Contact No.	:	01712-114652
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. DhonbariUnit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST FOZILA BEGUM** joined Grameen Bank since 13 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUA DAIRY FARM</b>
Location	:	Hajrabari, Bhaighat, Dhonbari, Rajshahi
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 300,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪He has three cow and two calf in his farm.</li> <li>▪Average daily milk production is 15 liter and Milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur himself. Existing no employee.</li> <li>▪The farm is owned.</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

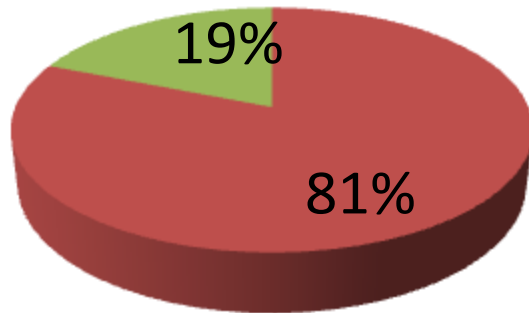
## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (15 x 50)	750	22500	270000
		0	0
Total Sales(A)	750	22500	270000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	263	7875	94500
Total Variable Expense	263	7875	94500
Contributon Margin (CM) [C=(A-B)]	488	14625	175500
Less Fixed Expense			
Rent		0	0
Electric Bill		700	8400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Gard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		8425	101100

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80000	240,000	1	70000	70,000	310,000
calf	2	30000	60,000	0	0	0	60,000
<b>Total</b>	<b>5</b>		<b>300,000</b>	<b>1</b>		<b>70,000</b>	<b>370,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 70,000
- Total 370,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Milk (15 x 50)</b>	1000	30000	360000	378000	396900
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense (B)</b>					
Milk (15 x 50)	350	10500	126000	132300	138915
<b>Total Variable Expense</b>	<b>350</b>	<b>10500</b>	<b>126000</b>	<b>132300</b>	<b>138915</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19500</b>	<b>234000</b>	<b>245700</b>	<b>257985</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		700	8400	8700	9000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>	<b>74980</b>	<b>75569</b>
<b>Net Profit (E)= [C-D]</b>		<b>13300</b>	<b>159600</b>	<b>167580</b>	<b>175959</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	159,600	167580	175959
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131600	271180
	<b>Total Cash Inflow</b>	<b>229,600</b>	<b>299,180</b>	<b>447,139</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>131,600</b>	<b>271,180</b>	<b>419,139</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures

















# FAMILY PICTURE

