

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



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Mawna Unit, Dhaka

Project verified by: Siddikur Rahman



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

Name	:	<b>MD ANWAR HOSIN</b>
Age	:	14-12-1988(29 Years)
Education, till to date	:	S.S,C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Tangra sout, P.O: Tangra. P.S: Sreepur, Dist: Gajipur
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>AMINA KHATUN</b>
(iii) Father's name	:	<b>MD:NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Tangra Sreepur, Centre # 38(Female), Member ID: 3162/2, Group No: 03 Member since: 24-11-1996 (21 Years) First loan: BDT 1,500/-
Further Information:		Existing loan: BDT 1,00,000/- Outstanding loan: BDT 20,800
(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.)	:	No
Business Experiences and Training Info	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	Hotel business(Monthly Incom 30,000/=)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-906732
Family's Contact No.	:	01630-499291
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**AMENA KHATUN** joined Grameen Bank since 21 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUYA DAIRY FARM</b>
Location	:	Tangra,Sreepur,Gajipur
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,30,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 24 ft= 384 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪he has 2 cow,1 ox and 1 calf in her farm.</li><li>▪Average Daily milk production is 15 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from TengraBazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

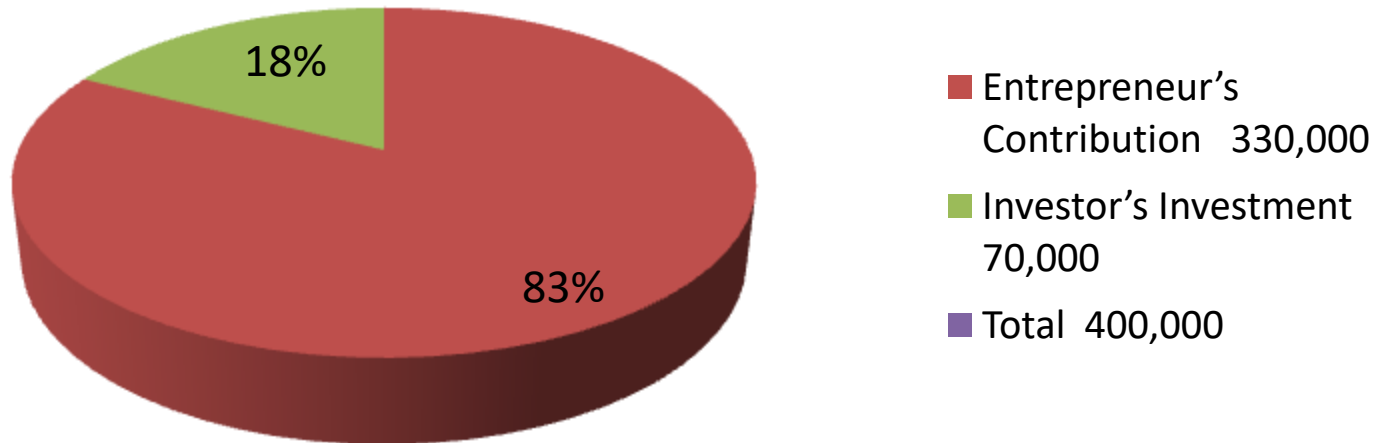
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (15 x 50)	750	22,500	270,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	2,50	7,500	90,000
<b>Total variable Expense (B)</b>	<b>2,50</b>	<b>7,500</b>	<b>90,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,00</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Transportation		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,300</b>	<b>1,11,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	02	1,30,000	260000	1	70000	70,000	330,000
Calf	01	40,000	40,000	0	0	0	40,000
Calf(ox)	02	30,000	30,000	0			30,000
<b>Total</b>	<b>4</b>		<b>330000</b>	<b>1</b>		<b>70,000</b>	<b>400,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (20x 50)	1,200	36,000	432000	453600	476280
Calf Sale			30,000	30000	30000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>462,000</b>	<b>483,600</b>	<b>506,280</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	400	12,000	144,000	151200	<b>158760</b>
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>318,000</b>	<b>332,400</b>	<b>347,520</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		3,00	3,600	3800	3800
Salary (self)		5,000	60,000	60000	60000
Salary (staff)		3,000	36,000	36000	36000
Transportation		700	8,400	8600	8600
<b>Total Fixed Cost</b>		<b>8,700</b>	<b>108,000</b>	<b>108,400</b>	<b>108,400</b>
<b>Net Profit (E) [C-D]</b>		<b>15,300</b>	<b>210,000</b>	<b>224,000</b>	<b>239,120</b>
<b>Investment Payback</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>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>210,000</b>	<b>224,000</b>	<b>239,120</b>
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		182000	
	<b>Total Cash Inflow</b>	<b>2,80,000</b>	<b>406000</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)	<b>28,000</b>	<b>28,000</b>	<b>28,000</b>
	<b>Total Cash Outflow</b>	<b>98000</b>	<b>28000</b>	<b>28000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182000</b>	<b>378000</b>	<b>211120</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













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# FAMILY PICTURE

