

**Proposed NU Business Name: MAYER DUA DAIRY FARM & MOTSHO CHASH**



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Project verified by: Abdul Mannan Talukder



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

Name	:	<b>ROBIUL ISLAM</b>
Age	:	08-11-1994(23 Years)
Education, till to date	:	-
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill:Horina, P.O: Baga, P.S: Baga, Dist: Rajshahi
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>ROUSONARA</b>
(iii) Father's name	:	<b>ABUL KALAM</b>
(iv) GB member's info	:	Branch: Via lokhipur, Centre # 31 (Female), Member ID: 2292/1 Group No: 05 Member since:14-01-2013(4 Years) First loan: BDT 20,000
Further Information:		Existing Loan:20,000 /-, Outstanding loan:17120/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-974816
Mother's Contact No.	:	01751-312831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROUSONARA** joined Grameen Bank since 4 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: MAYER DUA DAIRY FARM &amp; MOTSHO CHASH</b>
Location	:	Horina,Baga
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	40ft x 80ft= 3200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a dairy firm Fish project</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from local market</li><li>▪The Land is own</li></ul>

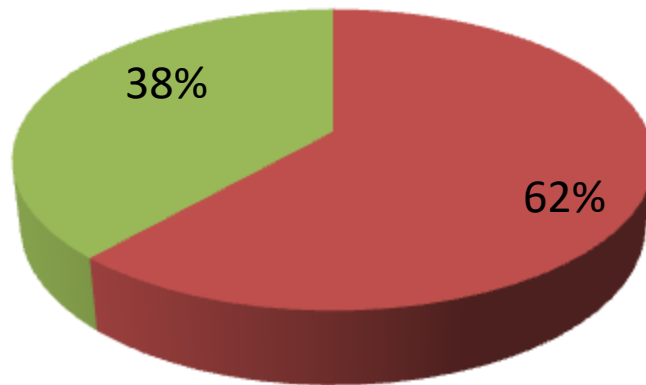
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sales)			
Cow,Milk	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Cow,Milk	2430	72900	874800
Total Variable Expense	2430	72900	874800
Contributon Margin (CM) [C=(A-B)]	270	8100	97200
Less Fixed Expense			
Electricity Bill		100	1200
Transportaion		200	2400
Salary (Self)		4000	48000
Mobil Bill		200	2400
Total Fixed Cost (D)		4500	54000
Net Profit (E)= [C-D]		3600	43200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	20000	80000	2	25000	50000	1,30,000
			.				
<b>Total</b>	<b>4</b>		<b>80000</b>	<b>2</b>		<b>50,000</b>	<b>1,30,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow,Milk	3000	90000	1080000	1620000	1701000
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1620000</b>	<b>1701000</b>
<b>Less Variable Expense (B)</b>		0	0	0	0
Cow,Milk	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1458000</b>	<b>1530900</b>
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1458000</b>	<b>1530900</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>	<b>162000</b>	<b>170100</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		100	1200	1500	1800
Transportaion		500	6000	6400	6800
Salary (Self)		4000	48000	48000	48000
Entertainment		0	0	0	0
Gard		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>4800</b>	<b>57600</b>	<b>58400</b>	<b>59200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4200</b>	<b>50400</b>	<b>103600</b>	<b>110900</b>
<b>Investment Pay Back</b>			20000	20000	20000



### 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	50,000		
1.2	Net Profit	50,400	103600	110900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>100,400</b>	<b>131,600</b>	<b>213,400</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures







