

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAYAN
Age	:	07/08/1982(34Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Khodadia, P.O: Kapashia-1730, P.S: Kapashia, 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	:	MONOWARA BEGUM
(iii) Father's name	:	MOTIUR RAHMAN
(iv) GB member's info	:	Branch: Kapasia , Centre # 49 (Female), Member ID: 8943 Group No: 01 Member since: 15-07-1985 to 2017(32Years) First Loan: BDT 2,000/- , Existing Loan: BDT 1,00,000/- Outstanding Loan: BDT 65,900/-
Further Information:		
(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	:	10 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Shop Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-500621
Family's Contact No.	:	01763-682223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 32 years ago. At first She took BDT 2,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONOWARA DAIRY FARM
Location	:	Khodadia, Kapashia.
Total Investment in BDT	:	BDT 3,45,000/-
Financing	:	Self BDT 2,65,000/- (from existing business) 77% Required Investment BDT 80,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 6,000/-
Size of Farm	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has two cows, one calf, in his farm.▪ Average daily milk production is 08 liter and milk price is BDT 60/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Savar, Dhaka.▪ Agreed grace period is 3 months.

Existing Business

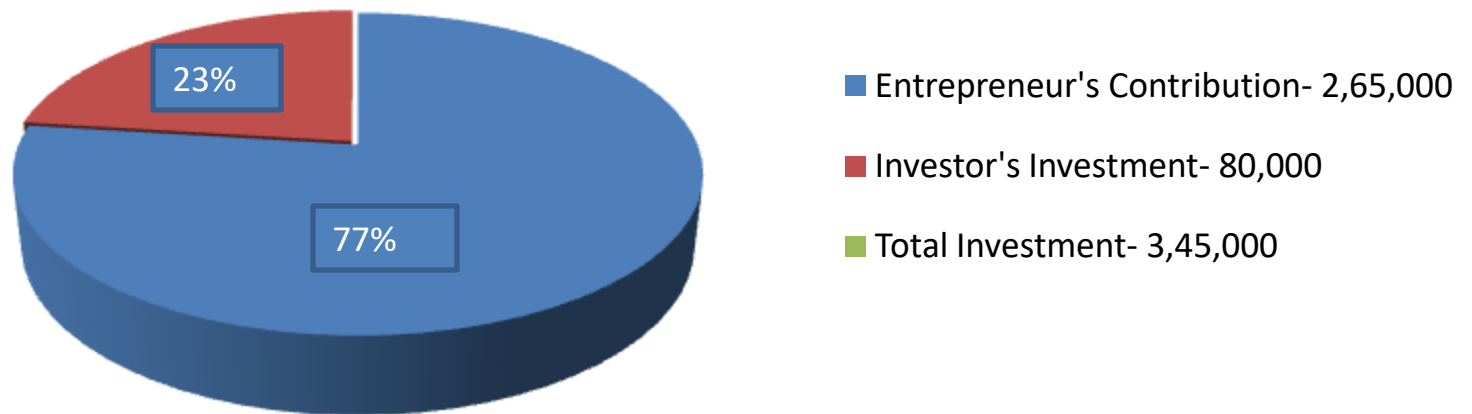
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 8 litre x 60/- per litre)	480	14,400	1,72,800
Total Sales (A)	480	14,400	1,72,800
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	380	11,400	1,36,800
Less. Fixed Expense			
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,150	73,800
Net Profit (E) [C-D]		5,250	63,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Australian Cow	1	1,25,000	1,25,000	1	80,000	80,000	2,05,000
Frigium Cow	1	1,00,000	1,00,000				1,00,000
Calf	1	40,000	40,000				40,000
Total	3		2,65,000	1		80,000	3,45,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 14 litre x 60/- per litre)	840	25,200	3,02,400	3,17,520	3,33,396
Total Sales (A)	840	25,200	3,02,400	3,17,520	3,33,396
Less. Variable Expense					
Straw, Bran, Medicine etc.	300	9,000	1,08,000	1,13,400	1,19,070
Total variable Expense (B)	300	9,000	1,08,000	1,13,400	1,19,070
Contribution Margin (CM) [C=(A-B)]	540	16,200	1,94,400	2,04,120	2,14,326
Less. Fixed Expense					
Transportation		1,000	12,000	13,000	14,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		200	2,400	2,500	2,600
Salary (self)		6,000	72,000	72,000	72,000
Total Fixed Cost		7,550	90,600	91,900	93,100
Net Profit (E) [C-D]		8,650	1,03,800	1,12,220	1,21,226
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	1,03,800	1,12,220	1,21,226
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		71,800	1,52,020
	Total Cash Inflow	1,83,800	1,84,020	2,73,246
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	71,800	1,52,020	2,41,246

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

