

Proposed NU Business Name: M/S MAHIM POSHU PALON & DAIRY FARM



Project identification and prepared by: Mst. Mahfuza Khatun,
ShakhipurUnit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD. ASHRAFUL |
| Age | : | 22/05/1982 (35 Years) |
| Education, till to date | : | Class 8 |
| Marital status | : | Married |
| Children | : | 1 Son 1 Daughter |
| No. of siblings: | : | 1 Brother 1 Sister |
| Address | : | Vill: Amtoil, P.O: Bohertoil, P.S: Shakhipur, 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 | : | SAF KHATUN |
| (iii) Father's name | : | A. AZIZ MIA |
| (iv) GB member's info | : | Branch: Boheratoil, Centre # 1 (Female), Member ID: 1005/1, Group No: 01 Member since: 2008 to 2014 (06 Years) First Loan: BDT 4,000/- , Existing Loan: BDT 40,000/- Outstanding Loan: Nil |
| 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.) | : | Nil |
| Business Experiences and Training Info | : | 05 years experience in running business. He has 05 Years training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01685-277054 |
| Family's Contact No. | : | 01734-287342 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAF KHATUN joined Grameen Bank since 04 years ago. At first She took BDT 4,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | M/S MAHIM ANIMAL REARING & DAIRY FARM |
| Location | : | Amtoil |
| Total Investment in BDT | : | BDT 260,000/- |
| Financing | : | Self BDT 180,000/- (from existing business) 69% Required Investment BDT 80,000/- (as equity) 31% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of Farm | : | 20 ft x 12 ft= 240 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ He has two cows, two oxes in his farm.▪ Average daily milk production is 07 liter and milk price is BDT 50/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Shakhipur▪ Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revnuce (Sale) | | | |
| Milk & Ox Sale | 600 | 18000 | 216000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 600 | 18000 | 216000 |
| Less Variable Expense (B) | | | 0 |
| Milk & Ox Sale | 84 | 2520 | 30240 |
| Total Variable Expense | 84 | 2520 | 30240 |
| Contributon Margin (CM) [C=(A-B)] | 516 | 15480 | 185760 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 600 | 7200 |
| Transportaion | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 5900 | 70800 |
| Net Profit (E)= [C-D] | | 9580 | 114960 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|----------------|----------|------------|---------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 2 | 50,000 | 100,000 | 1 | | 50000 | 180,000 |
| Ox | 2 | 40,000 | 80,000 | | | 0 | 80,000 |
| Total | | | 180,000 | | | 50,000 | 230,000 |

Source of Finance



| Financial Projection (BDT) | | | | |
|------------------------------------------|--------------|----------------|----------------|---------------|
| Particular | Daily | Monthly | Year -1 | Year-2 |
| Revenue(Sales) | | | | |
| Milk & Ox Sale | 700 | 21000 | 252000 | 264600 |
| | 0 | 0 | 0 | 0 |
| Total Sales(A) | 700 | 21000 | 252000 | 264600 |
| Less Variable Expense (B) | | | | |
| Straw, Bran, Medicine etc | 98 | 2940 | 35280 | 37044 |
| Total Variable Expense | 98 | 2940 | 35280 | 37044 |
| Contributon Margin (CM) [C=(A-B)] | 602 | 18060 | 216720 | 227556 |
| Less Fixed Expense | | | | |
| Rent | | 0 | 0 | 0 |
| Electric Bill | | 600 | 7200 | 7500 |
| Transportaion | | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 |
| Gard | | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 |
| Mobil Bill | | 300 | 3600 | 3700 |
| Total Fixed Cost (D) | | 5900 | 70800 | 71200 |
| Net Profit (E)= [C-D] | | 12160 | 145920 | 153216 |
| Investment Pay Back | | | 30,000 | 30,000 |

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 | 70,000 | | |
| 1.2 | Net Profit | 145,920 | 153216 | 160876.8 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 113920 | 235136 |
| | Total Cash Inflow | 215,920 | 267,136 | 396,013 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 102,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 113,920 | 235,136 | 364,013 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

