

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



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Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST. SADIA AKTER MITU</b>
Age	:	03/03/1999 (18 Years)
Education, till to date	:	B.A (Hons)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Rewla, P.O: Baria, P.S: Gazipur (Sadar), 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	:	<b>MST. AMINA BEGUM</b>
(iii) Father's name	:	<b>MD. HUMAYUN PATHAN</b>
(iv) GB member's info	:	Branch: Baria, Centre # 47 (Female), Member ID: 5053, Group No: 03 Member since: 17/11/2012 to 2017 (5 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 220,000/- Outstanding Loan: BDT 40,233/-
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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-860878
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AMINA BEGUM** joined Grameen Bank since 5 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

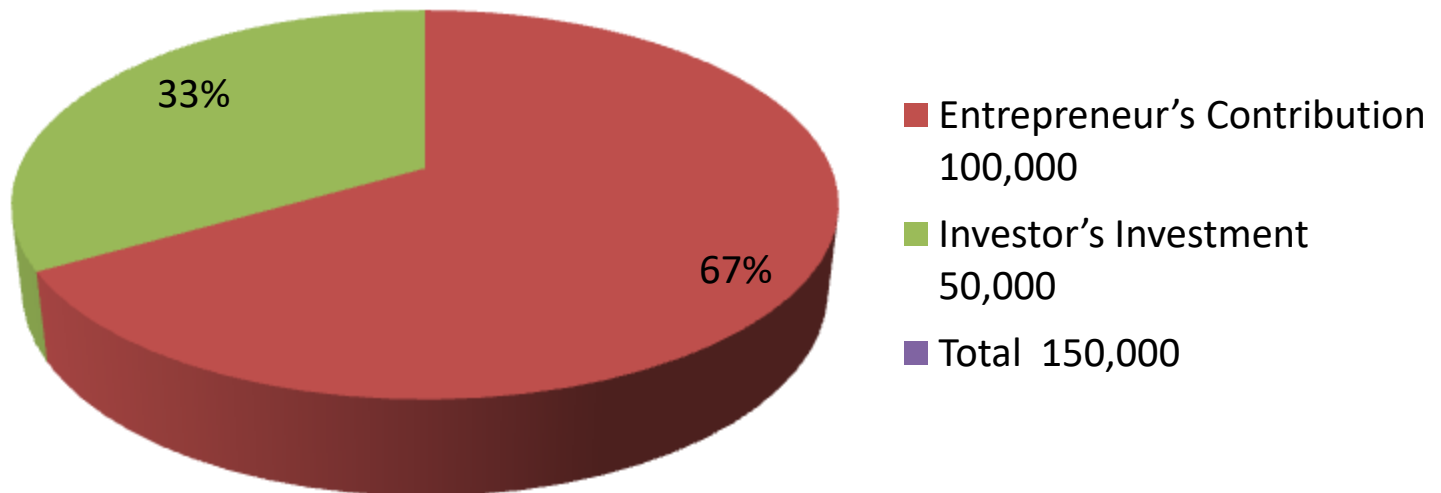
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITU DAIRY FARM</b>
Location	:	Rewla, Bariya
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cows in his farm.</li><li>▪Average daily milk production is 08 liter and milk price is BDT 60/-.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects cows from Baria Bazar</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnue (Sale)</b>			
Milk	480	14400	172800
	0	0	0
<b>Total Sales(A)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Straw, Bran, Medicine	144	4320	51840
<b>Total Variable Expense</b>	<b>144</b>	<b>4320</b>	<b>51840</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>336</b>	<b>10080</b>	<b>120960</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>5000</b>	<b>60000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5080</b>	<b>60960</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	50,000	50,000	150,000
	<b>2</b>	<b>50000</b>	<b>100,000</b>			<b>50,000</b>	<b>150000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	720	21600	259200	272160	285768
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	216	6480	77760	81648	85730
<b>Total Variable Expense</b>	<b>216</b>	<b>6480</b>	<b>77760</b>	<b>81648</b>	<b>85730</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>504</b>	<b>15120</b>	<b>181440</b>	<b>190512</b>	<b>200038</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5000</b>	<b>60000</b>	<b>60700</b>	<b>61415</b>
<b>Net Profit (E)= [C-D]</b>		<b>10120</b>	<b>121440</b>	<b>127512</b>	<b>133888</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	121,440	127512	133887.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101440	208952
	<b>Total Cash Inflow</b>	<b>171,440</b>	<b>228,952</b>	<b>342,840</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>101,440</b>	<b>208,952</b>	<b>322,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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





# FAMILY PICTURE

