

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



Project identification and prepared by: Aminul Islam
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Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSHAROF HOSEN
Age	:	02/02/1987(31Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Son 0 Doughter
No. of siblings:	:	02 Brothers 03 Sister
Address	:	Vill: Bangnahati P.O: Sreepur P.S: Sreepur 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	:	KHODEZA KHATUN
(iii) Father's name	:	FAIZ UDDIN
(iv) GB member's info	:	Branch: Sreepur, Centre # 14 (Female), Member ID: 1284, Group No: 03 Member since: 29/03/2000 to 2010(10Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000/- Outstanding Loan: BDT 0/-
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624869030
Family's Contact No.	:	01986775212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODAZA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

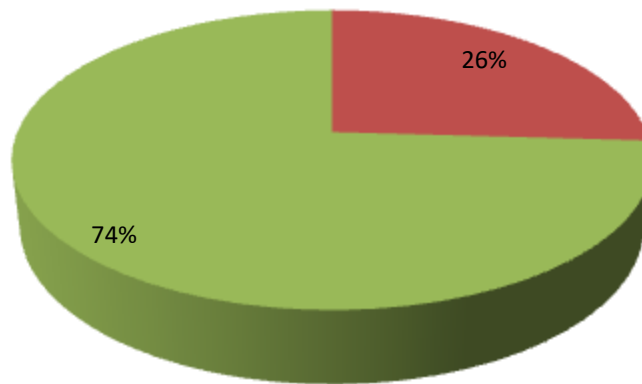
Business Name	:	MAA DAIRY FARM
Location	:	Banganhati
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft = 300sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in cow rearing. ▪Average 85% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The farm is own. ▪Collects cows from Sreepur ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk			
	3100	93000	1116000
Total Sales(A)	0	0	0
Less Variable Expense (B)	3100	93000	1116000
Straw, Bran, Medicine etc			0
Total Variable Expense	2635	79050	948600
Contributon Margin (CM) [C=(A-B)]	2635	79050	948600
Less Fixed Expense	465	13950	167400
Rent			
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		200	2400
Salary (Staff)		5000	60000
Entertainment		0	0
Guard		200	2400
Generator		0	0
Mobile Bill		0	0
Total Fixed Cost (D)		300	3600
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60,000	120,000	1	70,000	70,000	70,000
Calf	2	40,000	80,000			0	
Cow							
			200,000			70,000	70,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 200,000
- Total 270,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	3800	114000	1368000	1436400	1508220
	0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	1080	32400	388800	408240	428652
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6000	72000	72520	73046
Net Profit (E)= [C-D]		26400	316800	332640	349272
Investment Pay Back			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	70,000		
1.2	Net Profit	316,800	332640	349272
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		284800	585440
	Total Cash Inflow	386,800	617,440	934,712
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	284,800	585,440	902,712

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 5 Years;
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

