

Proposed NU Business Name: MOLLA DAIRY FARM



Project identification and prepared by: Md: Kajem Uddin
Bagerhat Unit, Khulna
Project verified by: Md:Hafizur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBI MOLLA
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	03 Daughters
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Badekara Para P.O:Karapara P.SBagherhat Dist:Bagherhat
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROMICHA BEGUM
(iii) Father's name	:	ABU MOLLA
(iv) GB member's info	:	Branch:Kara Para Bagherhat, Centre # 03 (Female), Member ID:1191 Group No: 04 Member since: 06-02-2003 raning (15 Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 18,000 Outstanding loan: 17652-.
(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	:	08 years experience in running business. -
Other Own/Family Sources of Income	:	Powae Tilar & Ses Mecin
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01985-536371
Family's Contact No.	:	01839729749
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagherhat Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROMICHA BEGUM Joined Grameen Bank Since 15 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	MOLLA DAIRY FARM
Location	:	Badekarapara,karapara,Bagherhat.
Total Investment in BDT	:	BD 2,10,000=/ Required Investment BDT 60,000(as equity) 29%
Financing	:	Self BDT 1,50,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 10ft= 200 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none">▪He has 02 cow in her farm.▪Average Daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing 0 employee.▪The farm is owned.▪Collects goods from Jattapur,Koyla.▪Agreed grace period is 3 months..

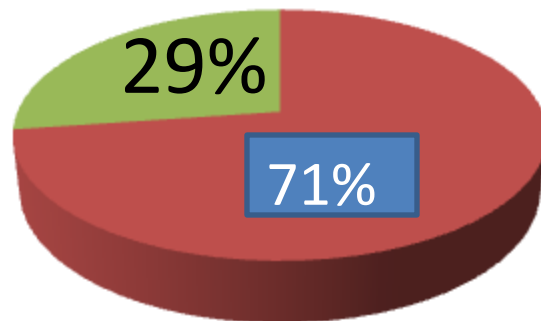
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk(12 x 50)	6,00	18,000	2,16,000
Total Sales (A)	6,00	18,000	2,16,000
Less. Variable Expense			
Straw,Ban,Medicine etc.	1,50	4,500	54,000
Total variable Expense (B)	1,50	4,500	54,000
Contribution Margin (CM) [C=(A-B)	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		3,00	3,600
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D)		7,700	92,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	02	75,000	1,50,000	01	60,000	60,000	2,100,000
Total			1,50,000		60,000	60,000	2,10,000

Source of Finance



Entrepreneur Investment:
1,50,000
Investor Investment:60,000
Total Investment:2,10,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Milk(17 x 50)	8,50	25,500	3,06,000	3,21,300	3,37,365
Calf Sale			30000	30000	30000
Total Sales (A)	8,50	25,500	3,36,000	3,51,300	3,67,365
Less. Variable Expense					
Straw,Ban,Medicine etc.	2,20	6,600	79,200	83,160	87,318
Total variable Expense (B)	2,20	6600	79200	83160	87318
Contribution Margin (CM) [C=(A-B)	6,30	18,900	2,26,800	2,38,140	2,50,047
Less. Fixed Expense					
Rent		0	0	0	
Electricity bill		5,00	6,000	6,200	6,400
Transportation		5,00	6,000	6,200	6,400
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		4,00	4,800	5,000	5,200
Total fixed Cost (D)		6,400	76,800	77,400	78,000
Net Profit (E) [C-D)		12,500	1,50,000	1,60,740	1,72,047
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,50,000	1,60,740	1,72,047
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,08,348	2,45,088
	Total Cash Inflow	2,10,000	2,69,088	4,17,135
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	17652		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	1,01,652	24,000	24,000
3	Net Cash Surplus	1,08,348	2,45,088	3,93,135

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 13 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

