

## Proposed NU Business Name: **MITA DAIRY FARM**



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Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST. MAHAMUDA</b>
Age	:	15-03-1989 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Koksha, P.O: Dhoprakul , P.S: Puthiya, Dist: Rajshahi
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. LUTFA</b>
(iii) Father's name	:	<b>MD. MOSTOFA KAMAL</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 70 (Female), Member ID: 6338, Group No: 03 Member since: 2000(15Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 46,900
(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. Own business 3 years. He has 3 Year training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-122807
Father's Contact No.	:	01734-919323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LUTFA** joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITA DAIRY FARM</b>
Location	:	Khoksha, Dhoprakul, Puthia
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 80 ,000/-(from existing business) 44% Required Investment BDT 1,00,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 2,000/-
Size of shop	:	10 ft x 12ft= 120square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; milk.</li> <li>▪Daily milk production is 5 liter and milk price is BDT 50.She will purchase an Australian Cow.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is owned.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

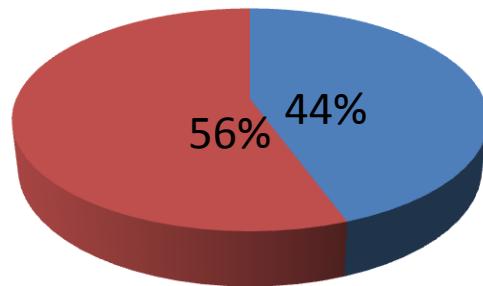
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk (7*50)	350	10500	126000
<b>Total Sales (A)</b>	350	10500	126000
<b>Less Variable Expense</b>			
Cow feed	100	3000	36000
<b>Total variable Expense (B)</b>	100	3000	36000
<b>Contribution Margin (CM) [C=(A-B)]</b>	250	7500	90000
<b>Less Variable Expense</b>			
Electricity bill		200	2400
Salary (self)		3000	36000
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		3,400	40800
<b>Net Profit (E)= [C-D]</b>		4,100	49200

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1)	60,000	100,000	160,000
Calf (1)	20,000	0	20,000
		0	
<b>Total</b>	<b>80,000</b>	<b>100,000</b>	<b>180,000</b>

## Source of Finance



- Intreprenneur's Contibution 80,000
- Investor's Investment 100,000
- Total 180,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk ( 10 litre *50)	500	15000	180000	189000
<b>Total Sales (A)</b>	500	15000	180000	189000
<b>Less Variable Expense</b>				
Feed & Medicine	130	3900	46800	49140
<b>Total variable Expense (B)</b>	130	3900	46800	49140
<b>Contribution Margin (CM) [C=(A-B)]</b>	370	11100	133200	139860
<b>Less Variable Expense</b>				
Electricity bill		400	4800	5000
Salary (self)		3000	36000	36000
Mobile bill		300	3600	3800
<b>Total fixed cost (D)</b>		3,700	44400	44,800
<b>Net Profit (E)= [C-D]</b>		7400	88800	95,060
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	94,800	102,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		34,800
	<b>Total Cash Inflow</b>	194800	137100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	34,800	77100

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
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

