

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



Project identification and prepared by: Md habil Uddin Shah,
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MILON GHOSH
Age	:	07-10-1989 (27 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Ruhitpur, P.O: Ruhitpur. P.S: Keranigonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE BINU GHOSH
(iii) Father's name	:	KRISHNO DEB GHOSH
(iv) GB member's info	:	Branch: Ruhitpur, Centre # 57 (Female), Member ID: 7525/1, Group No: 04 Member since: 02-03-1995 to 2005 (05 Years) First loan: BDT 3,000/- Existing loan: Nil Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-512802
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE BINU GHOSH joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MILON DAIRY FARM
Location	:	Ruhitpur, Keranigonj
Total Investment in BDT	:	BDT 475,000/-
Financing	:	Self BDT 425,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 16 ft= 640 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 3 cow, two ox and one calf in his farm.▪Average Daily milk production is 20 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Keranigonj.▪Agreed grace period is 3 months.

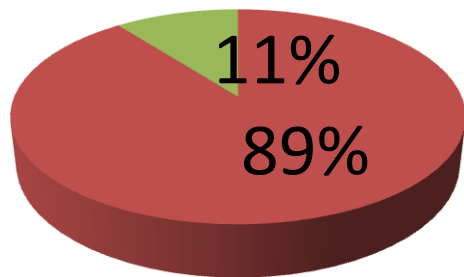
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (20 x 50)	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Straw, Bran, Medicine etc	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		500	6,000
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	100000	300,000	1	50000	50,000	350,000
Ox	2	50000	100,000	0	0	0	100,000
Calf	1	25000	25,000	0	0	0	25,000
Total	6		425,000	1		50,000	475,000

Source of Finance



■ Entrepreneur's Contribution 425,000

■ Investor's Investment 50,000

■ Total 475,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (25x 50)	1,250	37,500	450,000	472,500
Calf Sale			30,000	30,000
Total Sales (A)	1,250	37,500	480,000	502,500
Less. Variable Expense				
Straw, Bran, Medicine etc	590	17,700	212,400	223,020
Total variable Expense (B)	590	17,700	212,400	223,020
Contribution Margin (CM) [C=(A-B)]	660	19,800	267,600	279,480
Less. Fixed Expense				
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Electricity Bill		500	6,000	7,000
Total Fixed Cost		5,800	69,600	71,000
Net Profit (E) [C-D]		14,000	198,000	208,480
Investment Payback			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	198,000	208,480
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		168,000
	Total Cash Inflow	248,000	376,480
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	168,000	346,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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







A. A. A. A. A.

Dear Sir,
I have the pleasure to
acknowledge the receipt of
your letter of the 15th
inst. in relation to
the above mentioned
subject. I am sorry that
I am unable to give you
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FAMILY PICTURE

