

Proposed NU Business Name: **MAYER DUA DAIRY FARM**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HADI
Age	:	12-11-1991 (25 Years)
Education, till to date	:	BA (honors) (3 rd year)
Marital status	:	Single
Children	:	-
No. of siblings:	:	5 Brothers
Address	:	Vill: Koligram, P.O: Bagha, P.S: Bagha, 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	:	HAWA BEGUM
(iii) Father's name	:	SAIFUL ISLAM
(iv) GB member's info	:	Branch: Monigram , Centre # .58 (Female), Member ID: 8994, Group No: 6 Member since: 15-07- 1995 (21 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 100,000/-, Outstanding loan: 10,771/-
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-622635
Family's Contact No.	:	01745-166955
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAWA BEGUM joined Grameen Bank since 21 years ago. At first She took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA DAIRY FARM
Location	:	Koligram, Bagha, Rajshahi
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 shop	:	6 ft x 10 ft = 60 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm. Average daily milk production is 8 liter & milk price is BDT 50.▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

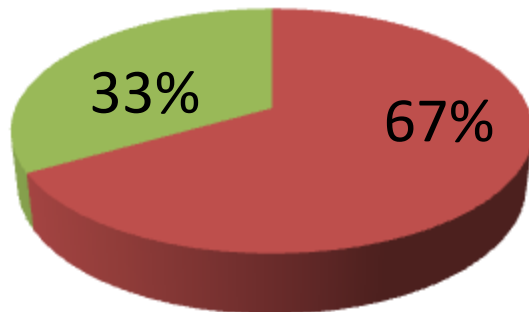
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 8 x 50	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		4,000	48,000
Electricity Bill		100	1,200
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		4,200	50,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	70000	70,000	1	50000	50,000	120,000
calf	1	30000	30,000	0	0	0	30,000
Total	2		100,000	1		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			35,000	35,000	35,000
Total Sales (A)	650	19,500	269,000	280,700	292,985
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	450	13,500	197,000	205,100	213,605
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		4,300	51,600	52,500	53,300
Net Profit (E) [C-D]		9,200	145,400	152,600	160,305
Investment Payback			20,000	20,000	20,000

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

0	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	145,400	152,600	160,305
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		125,400	258,000
	Total Cash Inflow	195,400	278,000	418,305
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	125,400	258,000	398,305

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





FAMILY PICTURE

