

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



Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MOHIUDDIN |
| Age | : | 10-08-1983 (34 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 2 Brothers 02 Sisters |
| Address | : | Vill: Ponchosar P.O: : Ponchosar, P.S Munshiganj Sador Dist: Munshiganj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SALMA BEGUM |
| (iii) Father's name | : | ANU BEPARY |
| (iv) GB member's info | : | Branch: : Ponchosar Centre # 13 (Female), Member ID: 2201/1, Group No: 06 Member since: 19-05-1999(14 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 40,000/- Outstanding loan: BDT 29,440/- |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | Five years experience in running business. He has training One years |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01926-213950 |
| Mother's Contact No. | : | 01905-476583 / 01824-656013 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM joined Grameen Bank since 14 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MOHIUDDIN DAIRY FARM |
| Location | : | Ponchosar, Ponchosar, Munshiganj |
| Total Investment in BDT | : | BDT 350,000/- |
| Financing | : | Self BDT 270,000(from existing business) 77 % Required Investment BDT 80,000(as equity) 23 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 100 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow▪Average 08-09 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months. |

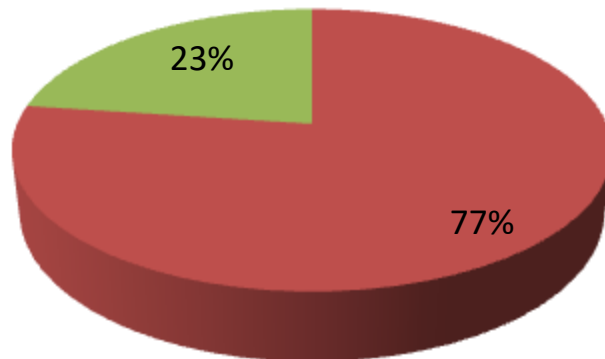
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (08*50) | 400 | 12,000 | 144,000 |
| Total Sales (A) | 400 | 12,000 | 144,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 100 | 3,000 | 36,000 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 108,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 300 | 3,600 |
| Electricity | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 5,800 | 69,600 |
| Net Profit (E) [C-D] | | 3,200 | 38,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 3 | 80,000 | 240,000 | 1 | 80000 | 80,000 | 80,000 |
| Colf | 3 | 10,000 | 30,000 | | | | |
| Total | 6 | | 270,000 | 1 | | 80,000 | 80,000 |

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 80,000
- Total 350,000

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk (10 x 50) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Calf Sale | | | 25,000 | 25,000 | 25,000 |
| Total Sales (A) | 500 | 15,000 | 205,000 | 214,000 | 223,450 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 | 37,800 | 39,690 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 169,000 | 176,200 | 193,760 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 300 | 3,600 | 3,700 | 3,800 |
| Transport | | 500 | 6,000 | 6,000 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Total Fixed Cost | | 5,800 | 69,600 | 69,800 | 70,000 |
| Net Profit (E) [C-D] | | 6,200 | 99,400 | 106,400 | 123,760 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | | |
| 1.2 | Net Profit | 99,400 | 106,400 | 123,760 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 67,400 | 141,800 |
| | Total Cash Inflow | 179,400 | 173,800 | 265,560 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 67,400 | 141,800 | 233,560 |

SWOT ANALYSIS

STRENGTH

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

