

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



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

Name	:	<b>MORSHED ALAM</b>
Age	:	13-12-1990 (26Years)
Education, till to date	:	M B A
Marital status	:	Married
Children	:	
No. of siblings:	:	01 Brothers & 02 Sister
Address	:	Vill: Tapirbari P.O:Tangra. P.S: Sreepur, Dist: Gazipur.
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>MORSHADA</b>
(iii) Father's name	:	<b>HABABUR RAHAMAN</b>
(iv) GB member's info	:	Branch: Tangra, Centre # 22 (Female), Member ID: 8192, Group No: 04 Member since: 08-10-2009 (08Years) First loan: BDT 5,000/- Existing loan: Nil 0.Outstanding loan: 0
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	:	04 years experience in running business. 04 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.	:	01712-467105
Family's Contact No.	:	01915-512044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORSHADA AKTER;** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MODINA DAIRY FARM</b>
Location	:	Tapirbari, Sreeour, Gazipur.
Total Investment in BDT	:	BDT 2,75,000/-
Financing	:	Self BDT 1,95,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 10 ft= 10ft square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ he has 3 cow and one calf in her farm.</li><li>▪ Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects goods from Tepirbari.</li><li>▪ Agreed grace period is 3 months.</li></ul>

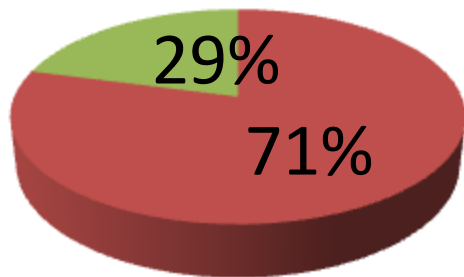
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	130	3,900	46,800
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>370</b>	<b>11,100</b>	<b>133,200</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		500	6,000
Salary (self)		4,000	48,000
Transportation		500	6,000
<b>Total fixed Cost (D)</b>		<b>5,000</b>	<b>60,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,100</b>	<b>73,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	65,000	195000	1	80000	80,000	2,75,000
<b>Total</b>	<b>3</b>		<b>195000</b>	<b>1</b>	<b>80000</b>	<b>80,000</b>	<b>335,000</b>

## Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>750</b>	<b>22,500</b>	<b>300,000</b>	<b>313,500</b>	<b>327,675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6,600</b>	<b>79,200</b>	<b>83,160</b>	<b>87,318</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>530</b>	<b>15,900</b>	<b>220,800</b>	<b>230,340</b>	<b>240,357</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		6,00	7,200	7,400	7,600
Salary (self)		4,000	48,000	48,000	48,000
Transportation		6,00	7,200	7,400	7,600
<b>Total Fixed Cost</b>		<b>5,200</b>	<b>62,400</b>	<b>62,800</b>	<b>63,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>158,400</b>	<b>1,67,540</b>	<b>1,77,157</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,58,400	1,67,540	1,77,157
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,26,400	261,940
	<b>Total Cash Inflow</b>	<b>2,38,400</b>	<b>2,93,940</b>	<b>4,39,097</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,26,400</b>	<b>2,61,940</b>	<b>4,07,097</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
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

