

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



Project identification and prepared by: Md Shahidul Islam  
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD MILON ALI</b>
Age	:	17-11-1985 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Koli gram, 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	:	<b>ANJERA BEGUM</b>
(iii) Father's name	:	<b>MAZDAR MONDOL</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 50 (Female), Member ID: 6832/1, Group No: 10 Member since: 10-10-1999 (18 Years) First loan: BDT 2,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 24,607/-
(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.)	:	None
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-829769
Family's Contact No.	:	01780-670535
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANJERA BEGUM** Joined Grameen Bank Since 18 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MILON DAIRY FARM</b>
Location	:	Koligram, Bagha, Rajshahi
Total Investment in BDT	:	BDT 180,000
Financing	:	Self BDT 130,000 (from existing business) 72% Required Investment BDT 50,000 (as equity) 80%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 20 ft= 400 Square ft
\Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a dairy farm.</li><li>▪Average 12 liter milk will be produce after receiving fund and milk price as per market is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The farm is owned.</li><li>▪Collects goods from Bagha Bazaar, Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

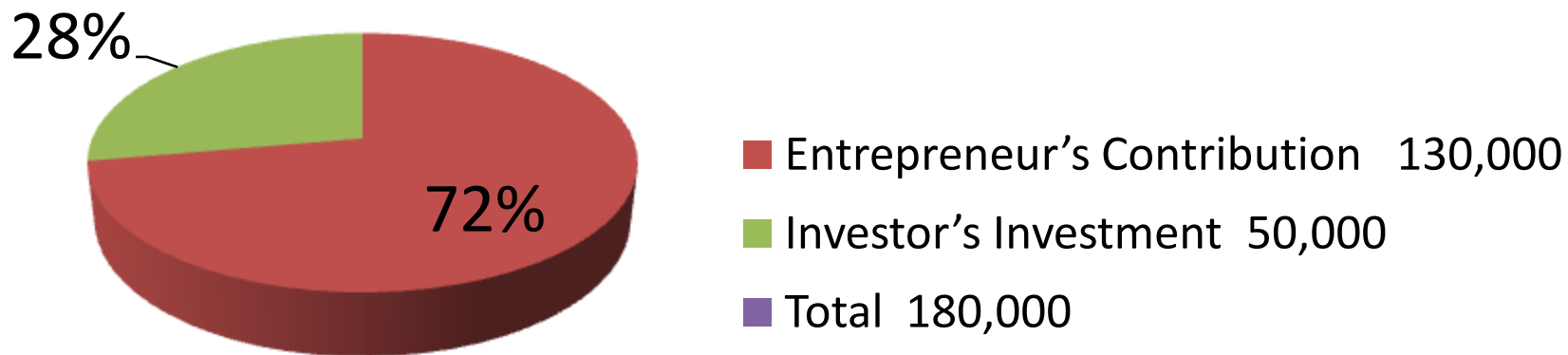
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Milk	-	-	-
<b>Total Sales (A)</b>	-	-	-
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	150	4,500	54,000
<b>Total variable Expense (B)</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>(150)</b>	<b>(4,500)</b>	<b>(54,000)</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		-	-
Electricity Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>500</b>	<b>6,000</b>
<b>Net Profit (E) [C-D]</b>		<b>(5,000)</b>	<b>(60,000)</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bokna	1	50000	50,000	0	0	0	50,000
Calf	1	30000	30,000	1	30000	30,000	60,000
Ox	1	50000	50,000	0	0	0	50,000
Feed & Medicine	0	0	0	1	20000	20,000	20,000
<b>Total</b>	<b>3</b>		<b>130,000</b>	<b>2</b>		<b>50,000</b>	<b>180,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (12x 50)	600	18,000	216,000	226,800	238,140
Calf Sale			30,000	30,000	30,000
Ox			60,000		
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>306,000</b>	<b>256,800</b>	<b>268,140</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>234,000</b>	<b>181,200</b>	<b>188,760</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>68,000</b>	<b>68,500</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>166,800</b>	<b>113,200</b>	<b>120,260</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	166,800	113,200	120,260
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,800	240,000
	<b>Total Cash Inflow</b>	<b>216,800</b>	<b>260,000</b>	<b>360,260</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,800</b>	<b>240,000</b>	<b>340,260</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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







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নাম মিলন ডেইরী ফার্ম

পোশ্চি/ডেইরী ফার্ম

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# FAMILY PICTURE

