

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



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MOTIUR RAHMAN</b>
Age	:	03-10-1983 (33 Years)
Education, till to date	:	Class- 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brother & 4 Sisters
Address	:	Vill: Jholmolia P.O: Zeupara, P.S: Puthia, 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>MST. SOMOTTO BEGUM</b>
(iii) Father's name	:	<b>LATE. AHAD ALI SORKAR</b>
(iv) GB member's info	:	Branch: Puthia, Centre # 27 (Female), Member ID: 2908/1, Group No: 06 Member since: 1998 to (18Years) First loan: BDT -2,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 20,150
(v) Who pays GB loan installment	:	Brother's
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01714-534971
Wife's Contact No.	:	01751-287786
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SOMOTTO 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>MOTIUR DAIRY FARM</b>
Location	:	Jholmolia , Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 70,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; milk.</li><li>▪Daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

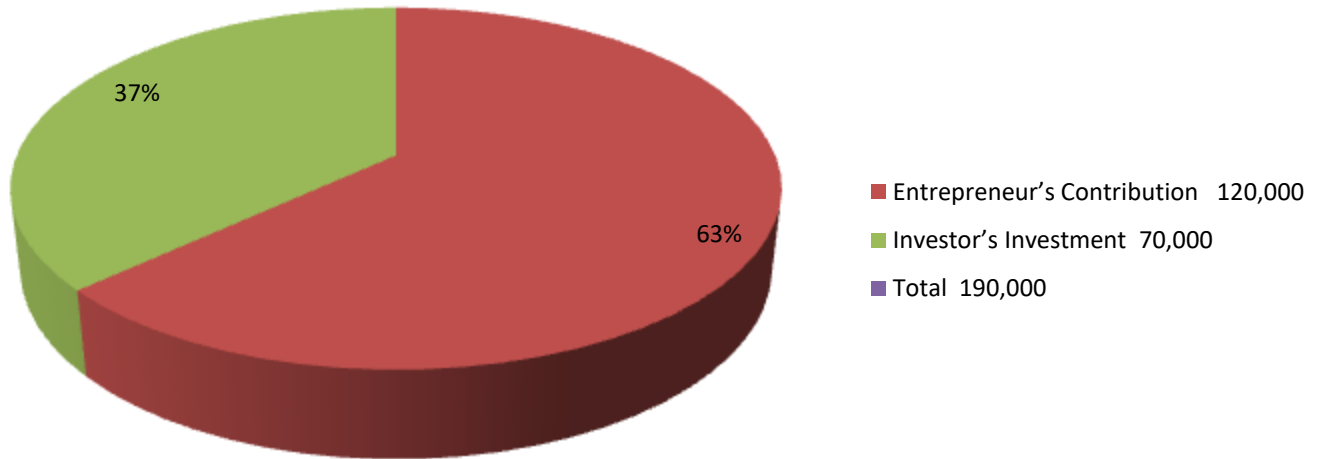
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity		200	2,400
Salary (self)		4,000	48,000
Transportation		200	2,400
Straw, Bran, Medicine etc		1,300	15,600
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (2x60,000)	120,000	70,000	190,000
		0	0
<b>Total</b>	<b>120,000</b>	<b>70,000</b>	<b>190,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Electricity		300	3,600	3,780	3,969
Transportation		300	3,600	3,780	3,969
Salary (self)		4,000	48,000	48,000	48,000
Straw, Bran, Medicine etc		2,000	24,000	25,200	26,460
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>7,000</b>	<b>84,000</b>	<b>85,740</b>	<b>87,567</b>
<b>Net Profit (E) [C-D]</b>		<b>5,000</b>	<b>60,000</b>	<b>65,460</b>	<b>71,193</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	60,000	65,460	71,193
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		32,000	37,460
	<b>Total Cash Inflow</b>	<b>130,000</b>	<b>97,460</b>	<b>108,653</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>32,000</b>	<b>69,460</b>	<b>80,653</b>

# SWOT ANALYSIS

## **S**TRENGTH

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















2012/2012





