

Proposed NU Business Name: **MS BHUIYA DAIRY FARM**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMGIR
Age	:	15-09-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Daughter & 1 Son
No. of siblings:	:	4 Brother & 4 Sister
Address	:	Vill: Uttor Dhonikonta, P.O: Noyapur, P.S: Porshuram, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMER NESHA
(iii) Father's name	:	LATE. ABU BAKAR SIDDIK
(iv) GB member's info	:	Branch: Porshuram, Centre # 37 (Female), Member ID: 7825, Group No: 04 Member since: 12-04-2000 (17 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: BDT 40,000/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-059124
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMER NESHA joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS BHUIYA DAIRY FARM
Location	:	Uttor Dhonikonda, Porshuram, Feni
Total Investment in BDT	:	BDT 10,00,000/-
Financing	:	Self BDT 940,000/-(from existing business) 94% Required Investment BDT 60,000/-(as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 5 cow in his farm.▪Average daily milk production is 20 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The farm is owned.▪Agreed grace period is 3 months.

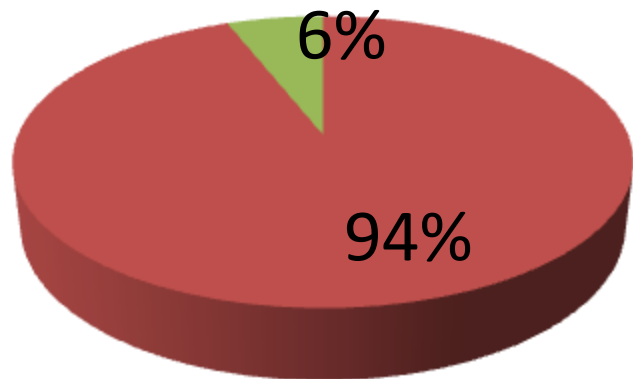
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (60 x 50)	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Straw, Bran, Medicine etc	1,250	37,500	450,000
Total variable Expense (B)	1,250	37,500	450,000
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		15,000	180,000
Salary (staff)		18,000	216,000
Total fixed Cost (D)		38,200	458,400
Net Profit (E) [C-D]		14,300	171,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	5	188000	940,000	1	60000	60,000	1,000,000
Total	5	188000	940,000	1	60,000	60,000	1,000,000

Source of Finance



■ Entrepreneur's Contribution 940,000

■ Investor's Investment 60,000

■ Total 1,000,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Milk (65 x 50)	3,250	97,500	1,170,000	1,228,500
Calf Sale			40,000	40,000
Total Sales (A)	3,250	97,500	1,210,000	1,268,500
Less. Variable Expense				
Straw, Bran, Medicine etc	1,370	41,100	493,200	517,860
Total variable Expense (B)	1,370	41,100	493,200	517,860
Contribution Margin (CM) [C=(A-B)]	1,880	56,400	716,800	750,640
Less. Fixed Expense				
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Electricity Bill		15,000	180,000	180,000
Salary (staff)		18,000	216,000	216,000
Total Fixed Cost		38,300	459,600	460,000
Net Profit (E) [C-D]		18,100	257,200	290,640
Investment Payback			36,000	36,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	257,200	290,640
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		221,200
	Total Cash Inflow	317,200	511,840
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	221,200	475840

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE