

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



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Dagonvuiyan Unit, Feni

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	FAQRUL ISLAM
Age	:	06-06-1989 (28 Years)
Education, till to date	:	Class nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	03 Brother
Address	:	Vill:Kushipur, P.O;Gogariya bazar, P.S;Dagonbhuyain, 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	:	RAZIYA BEGUM
(iii) Father's name	:	LETE:HOSSAIN AHAMMED
(iv) GB member's info	:	Branch: Lotifpur,Dagobhyuain. Centre # 10 (Female), Member ID: 1705, Group No: 01 Member since: 2000 to 2005 (5 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT -
(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.)	:	Nil
Business Experiences and Training Info	:	6 Months experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871358917
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZIYA BEGUM joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHFUG DAIRY FARM
Location	:	Mirada Bari near,Kushipur,Dagonbhuyain.
Total Investment in BDT	:	BDT 790,000/-
Financing	:	Self BDT 730,000/-(from existing business) 62% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	33 ft x 24 ft= 792 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 30 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from feni.▪The farm is owned.▪Agreed grace period is 3 months.

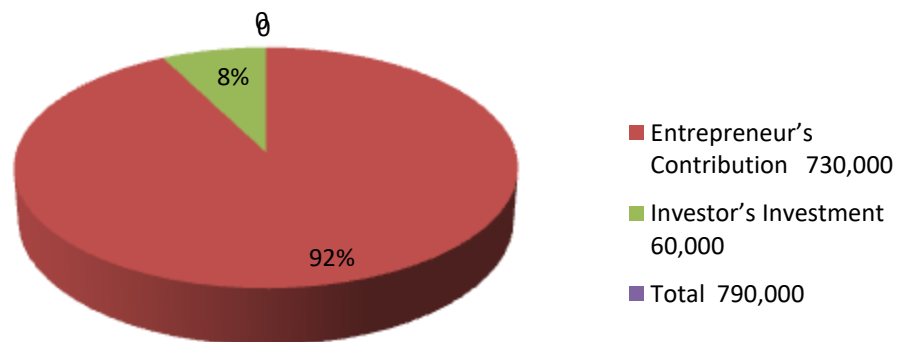
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (30x 60)	1800	54,000	648,000
Total Sales (A)	1800	54,000	648,000
Less. Variable Expense			
Straw, Bran, Medicine etc	450	13,500	162,000
Total variable Expense (B)	450	13,500	162,000
Contribution Margin (CM) [C=(A-B)]	1350	40,500	486,000
Less. Fixed Expense			
Mobile Bill		700	8,400
Salary (self)		5,000	60,000
Electricity Bill		1500	18000
Transportation		800	9600
Cow food		27000	324000
Total fixed Cost (D)		35000	420,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	160000	4,80,000	1	60000	60,000	540,000
Bokna	2	75000	1,50,000	0	0	0	150,000
Calf	2	50000	1,00,000				1,00,000
Total	7		730,000	1		70,000	790,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (50 x 60)	3000	90,000	1,080,000	1,134,000	1,190,700
Calf Sale			30,000	30,000	30,000
Total Sales (A)	3000	90,000	1,110,000	1,164,000	1,220,700
Less. Variable Expense					
Straw, Bran, Medicine etc	750	22,500	270,000	283,500	297,675
Total variable Expense (B)	750	22,500	270,000	283,500	297,675
Contribution Margin (CM) [C=(A-B)]	2250	67,500	810,000	850500	893025
Less. Fixed Expense					
Mobile Bill		1000	12,000	12200	12400
Salary (self)		5000	60,000	60,000	60,000
Electricity Bill		2000	24000	24000	24000
Transportation		1500	18000	18000	18000
Cow food		27000	324000	324000	324000
Total Fixed Cost		36,500	438,000	438,200	438,400
Net Profit (E) [C-D]		31,000	372,000	412,300	454,625
Investment Payback			24,000	24,000	24,000

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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	372,000	412,300	454,625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		352,000	744,300
	Total Cash Inflow	432,000	764,300	1,198,925
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)	20000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	352,000	744,300	1,178,925

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 Months:
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

