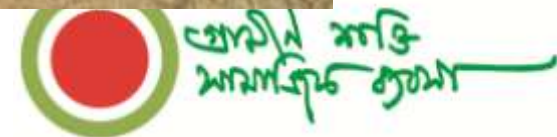


## Proposed NU Business Name: **MEHEDI DAIRY FARM**



Project identification and prepared by: Ashraful Alam  
Kaliganj Unit, Gazipur.

Project verified by: MD. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MEHEDI HASAN</b>
Age	:	10-10-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill:Alua, P.O: Shom Notunbazar, P.S: Kaliganj, 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>MAHMUDA BEGUM</b>
(iii) Father's name	:	<b>MD. ATAHAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Kaliganj, Centre # 08 (Female), Member ID: 1936, Group No: 01 Member since: 18/06/2013-2017( 4 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT:8,000, Outstanding loan: Nil
(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.)	:	No
Business Experiences and Training Info	:	3 Years experience of running business.3 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01883-948856
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAHMUDA BEGUM** joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

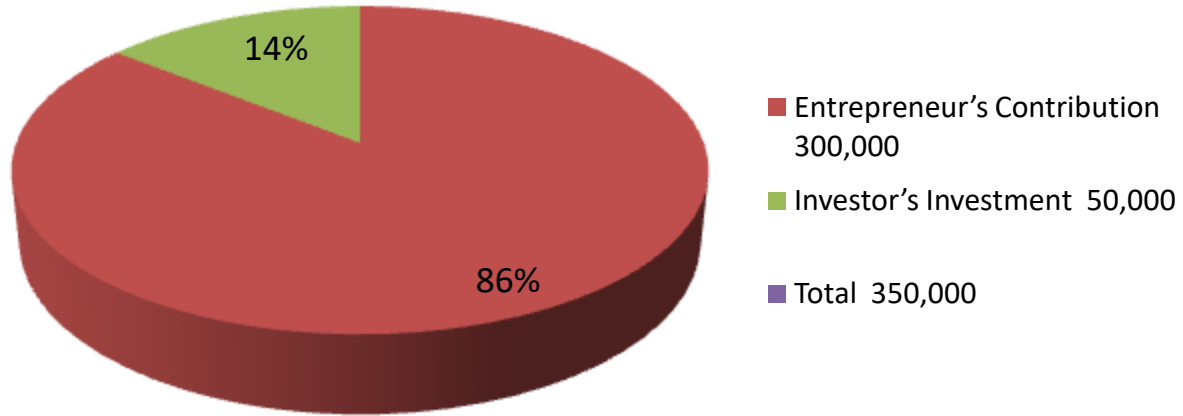
Business Name	:	<b>MEHEDI DAIRY FARM</b>
Location	:	Alua
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10ft=120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Collects cows from Kaliganj</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	600	18000	216000
	0	0	0
Total Sales(A)	600	18000	216000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	90	2700	32400
Total Variable Expense	90	2700	32400
Contribution Margin (CM) [C=(A-B)]	510	15300	183600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		8300	99600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60,000	180,000	1	50,000	50,000	230,000
Cow	1	70,000	70,000			0	70,000
Cow	1	50000	50,000			0	50,000
			300,000			50,000	350000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	780	23400	280800	294840	309582
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>780</b>	<b>23400</b>	<b>280800</b>	<b>294840</b>	<b>309582</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	117	3510	42120	44226	46437
<b>Total Variable Expense</b>	<b>117</b>	<b>3510</b>	<b>42120</b>	<b>44226</b>	<b>46437</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>663</b>	<b>19890</b>	<b>238680</b>	<b>250614</b>	<b>263145</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		700	8400	8500	8600
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>85000</b>	<b>86030</b>
<b>Net Profit (E)= [C-D]</b>		<b>12890</b>	<b>154680</b>	<b>162414</b>	<b>170535</b>
<b>Investment Pay Back</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	154,680	162414	170534.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134680	277094
	<b>Total Cash Inflow</b>	<b>204,680</b>	<b>297,094</b>	<b>447,629</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)	20000	20000	20000
	<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>134,680</b>	<b>277,094</b>	<b>427,629</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0, Others:0  
Experience & Skill :3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









