

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



Project identification and prepared by: Md. Mahfuzur Rohaman,  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>MAHIDY HASAN</b>
Age	:	01/01/1989( 29 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01Brother
Address	:	Vill: Sreepur P.O: Sreepur P.S: Sreepur 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>TASLIMA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>SHORIF MOLLA</b>
(iv) GB member's info	:	Branch: Sreepur Centre #65(Female), Member ID: 6964 Group No: 04 Member since: 2000 to 2014(14Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 55,000/- Outstanding Loan: Nill
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-239086
Family's Contact No.	:	01922-201015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TASLIMA BEGUM** joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>MEHEDI DAIRY FARM</b>
Location	:	Sreepur
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	:	10 ft x 10 ft = 100 sq. ft
Security of the shop	:	BDT /-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in various (eg: Cow etc.).</li><li>▪Average 15% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Sreepur, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less Variable Expense (B)			
Straw, Bran, Medicine etc	2550	76500	918000
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6300</b>	<b>75600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	70000	70,000	190,000
	2	60000	120,000	1	70000	70,000	190,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	4000	180000	2160000	2268000	2381400
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>	0				
Straw, Bran, Medicine etc	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>87400</b>	<b>88430</b>
<b>Net Profit (E)= [C-D]</b>		<b>13800</b>	<b>165600</b>	<b>173880</b>	<b>182574</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	165600	173880	182574
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		137,600	283,480
	<b>Total Cash Inflow</b>	<b>235,600</b>	<b>311,480</b>	<b>466,054</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>137,600</b>	<b>283,480</b>	<b>438,054</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bir Ujili Bazar.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

