

Proposed NU Business Name: **MAYER DOYA DAIRY FARM**



Project identification and prepared by: Md. Answar Ali,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR ALAM
Age	:	11-08-1984 (34 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	01 Daughter, 01 Son
No. of siblings:	:	01 Brother, 02 Sister
Address	:	Vill: Ganghir, P.O: Ganghir, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	JABEDA
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Pakutiya, Centre # 56 (Male), Member ID: 3940, Group No: 03 Member since: 15-02-2007 (11Years) First loan: BDT 5000 taka, Existing loan: BDT 60,000 taka Outstanding loan: BDT: 000 taka.
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	:	03 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.	:	01772-922496
Mother's Contact No.	:	01836-380794
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL AZIZ joined Grameen Bank since 11 years ago. At first he took 5000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

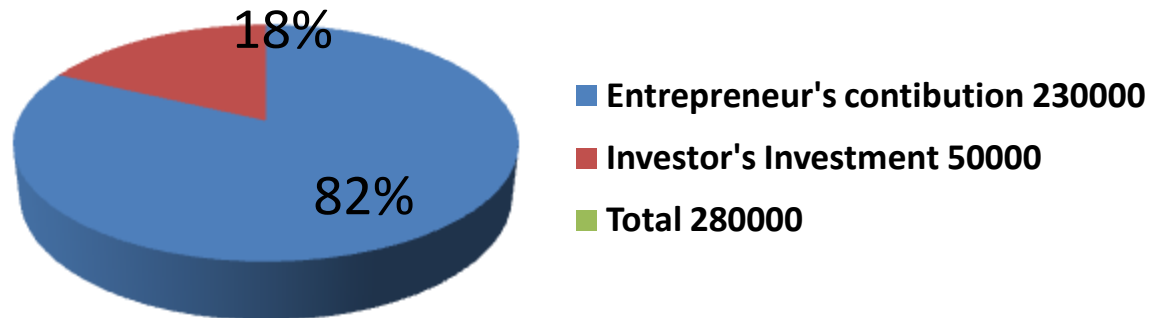
Business Name	:	MAYER DOYA DAIRY FARM
Location	:	Ganghir ,Modhupur, Tangail.
Total Investment in BDT	:	BDT280,000 /-
Financing	:	Self BDT 230,000 (from existing business)82 % Required Investment BDT 50,000 (as equity)18 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,ox,cow cafe etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
milk	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
milk	800	24000	288000
Total Variable Expense	800	24000	288000
Contributon Margin (CM) [C=(A-B)]	200	6000	72000
Less Fixed Expense			
Rent		0	0
Electric Bill		100	1200
Transportaion		300	3600
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		3700	44400
Net Profit (E)= [C-D]		2300	27600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
cow	2	50000	100000	cow purchase	1	50000	50,000	150,000
ox	2	50000	100000				0	100,000
cow café	1	30000	30000				0	30,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0		0	0	0	0
	0		0				0	0
Others			0	Others		0	0	0
Security of Shop			0					0
Machinaries								0
Total			230,000				50,000	280,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
milk	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
milk	1200	36000	432000	453600	476280
Total Variable Expense	1200	36000	432000	453600	476280
Contributon Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		100	1200	1500	1800
Transportaion		300	3600	3780	3969
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		3700	44400	44980	45569
Net Profit (E)= [C-D]		5300	63600	66780	70119
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	63,600	66780	70119
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43600	90380
	Total Cash Inflow	113,600	110,380	160,499
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	43,600	90,380	140,499

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Ganghir ,
modhupur,Tangail.

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

