

Proposed NU Business Name: **M/S MONIRUL DAIRY FARM**



Project identification and prepared by: Md Moniruzzama,
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. DULALI
Age	:	10-11-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Polashbari, P.O: Chandmuha hat, P.S: Bogra, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ROHELA BEGUM
(iii) Husband's name	:	MD RAJU AHMED
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 03(Female), Member ID: 2354, Group No: 04 Member since: 20-12-2007 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 24,557/-
(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	:	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.	:	01753-244048
Mother's Contact No.	:	01713-717325
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROHELA BEGUM joined Grameen Bank since 10 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	:	M/S MONIRUL DAIRY FARM
Location	:	Samabay Super Market, Tangail
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 9 ft= 108square ft
Implementation	:	<ul style="list-style-type: none">▪She has two cow and one calf in his farm.▪Average daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The farm is owned.▪Agreed grace period is 3 months.

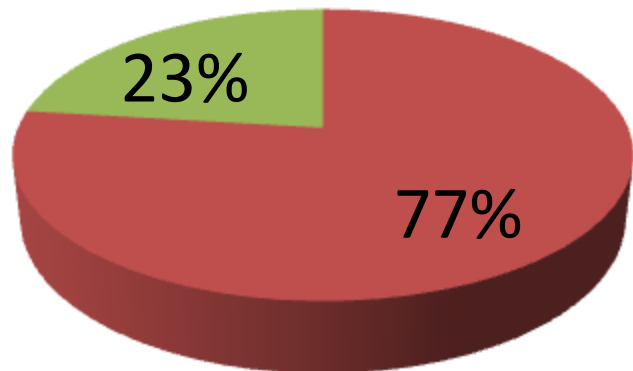
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12 x 50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Straw, Bran, Medicine etc	160	4,800	57,600
Total variable Expense (B)	160	4,800	57,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		7,700	92,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	80000	160,000	1	60000	60,000	220,000
Calf	1	40000	40,000	0	0	0	40,000
Total	3		200,000	1		60,000	260,000

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 60,000

■ Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (18 x 50)	900	27,000	324,000	340,200	357,210
Calf Sale			15,000	15,000	15,000
Total Sales (A)	900	27,000	339,000	355,200	372,210
Less. Variable Expense					
Straw, Bran, Medicine etc	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	660	19,800	252,600	264,480	276,954
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Total Fixed Cost		5,600	67,200	68,000	69,000
Net Profit (E) [C-D]		14,200	185,400	196,480	207,954
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	185,400	196,480	207,954
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		161,400	333,880
	Total Cash Inflow	245,400	357,880	541,834
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	161,400	333,880	517,834

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

