

Proposed NU Business Name: **MD. MAMUN DAIRY FARM**



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN
Age	:	01/02/1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Hailjor , P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	JOBEDA KHATUN
(iii) Father's name	:	LATE ABDUR RASHID
(iv) GB member's info	:	Branch: Goshinga, Centre # 47 (Female), Member ID: 4885, Group No: 04 Member since: 25/04/1992 to 2017 (25Years) First Loan: BDT 2,500/- , Existing Loan: BDT 15,000/- Outstanding Loan: BDT 7,875/-
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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Yes (Car Rent Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-623932
Family's Contact No.	:	01753-489711
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOBEDA KHATUN joined Grameen Bank since 25 years ago. At first She took BDT 2,500/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MD. MAMUN DAIRY FARM
Location	:	Hailjor, Amraid.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 210,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has one cow, two bullocks, one calf in his farm.▪ Average daily milk production is 07 liter and milk price is BDT 50/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Amraid Bazer.▪ Agreed grace period is 3 months.

Existing Business

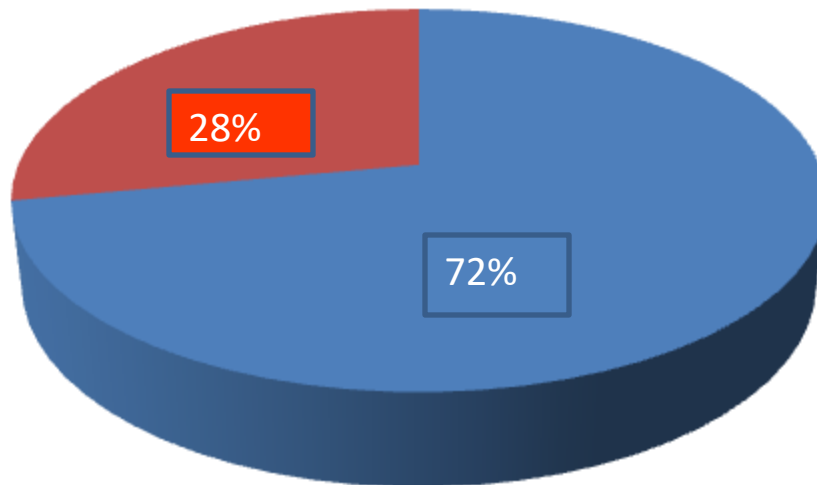
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	151,200
Total Sales (A)	420	12,600	151,200
Less. Variable Expense			
Straw, Bran, Medicine etc.	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,950	71,400
Net Profit (E) [C-D]		4,850	58,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	80,000	80,000	130,000
Calf	1	20,000	20,000				20,000
Bullock	2	70,000	140,000				140,000
Total	4		210,000	1		80,000	290,000

Source of Finance



- Entrepreneur's Contribution- 210,000
- Investor's Investment- 80,000
- Total Investment- 290,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 11 litre x 60/- per litre)	660	19,800	237,600	249,480	261,954
Total Sales (A)	660	19,800	237,600	249,480	261,954
Less. Variable Expense					
Straw, Bran, Medicine etc.	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,300	75,600	78,460	81,200
Net Profit (E) [C-D]		9,300	111,600	118,100	125,188
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	111,600	118,100	125,188
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		79,600	165,700
	Total Cash Inflow	191,600	197,700	290,888
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	79,600	165,700	258,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
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











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FAMILY PICTURE

