

Proposed NU Business Name: **MOKSEDUL DAIRY FARM**



Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MUKSEDUL ISLAM MARSEL
Age	:	22-03-2000 (18 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Guhapara P.O: : Bozrojogini, P.S Munshiganj Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA BEGUM
(iii) Father's name	:	LITON SHEIKH
(iv) GB member's info	:	Branch: : Rampal Centre # 22 (Female), Member ID: 1720, Group No: 01 Member since: 10-11-2013(04 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 25,720/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-587629
Mother's Contact No.	:	01934-504063
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORSEDUL DAIRY FARM
Location	:	Guhapara,Bojrojogini, Munshiganj Sadar
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,50,000(from existing business) 85 % Required Investment BDT 80,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow▪Average 08-09 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Rekabi Bazar.▪Agreed grace period is 3 months.

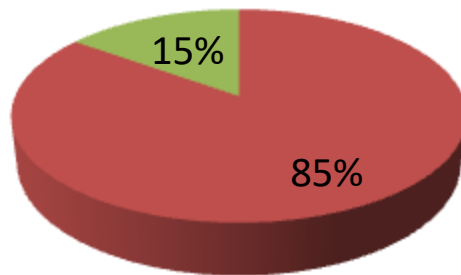
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (08*50)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transport		1,000	12,000
Total fixed Cost (D)		6,800	79,200
Net Profit (E) [C-D]		2,200	28,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	6	50,000	300,000	1	80000	80,000	80,000
Calf	3	50,000	150,000				
Total	9		450,000	1		80,000	80,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 80,000
- Total 530,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (10 x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			25,000	25,000	25,000
Total Sales (A)	500	15,000	205,000	214,000	223,450
Less. Variable Expense					
Straw, Bran, Medicine etc	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	169,000	176,200	193,760
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Transport		1,000	12,000	12,000	12,000
Total Fixed Cost		6,800	79,200	79,300	79,400
Net Profit (E) [C-D]		5,200	89,800	96,900	114,360

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	89,800	96,900	114,360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57,800	122,700
	Total Cash Inflow	169,800	154,700	237,060
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	57,800	122,700	205,060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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