

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



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Project verified by: Md. Shamsul Arefin



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

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

|  |   |  |
|--|---|--|
| Name   | : | <b>MASUD SIKDAR</b>  |
| Age  | : | 15-02-1990(27Years)  |
| Education, till to date                          | : | Class viii   |
| Marital status                                   | : | Married  |
| Children   | : | 01 Son   |
| No. of siblings:                                 | : | 02 Brothers 03 sisters   |
| Address  | : | Vill: EstRosuniyaP.O RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.   |
| 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>MORJINA BEGUM</b>   |
| (iii) Father's name                              | : | <b>SALAM SIKDAR</b>  |
| (iv) GB member's info                            | : | Branch:Imamgonj, Centre # 05(Female),<br>Member ID: 2530, Group No: 03<br>Member since:01-01-2001-2009(08Years)<br>First loan: BDT 5,000/- Existing loan :20,000/- |
| Further Information:                             |   | Outstanding loan: Nil  |
| (v) Who pays GB loan installment                 | : | Father& Brother  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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 & Skill<br>Own Business and<br>Training Info                               | : | 07 years of business experience.<br>: 07 years experience in running business.<br>: He has no training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01704-424845   |
| Family's Contact No.  | : | 01712-471630   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit,<br>Munshigonj                                      |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORJINA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>MASUD DAIRY FARM</b>  |
| Location  | : | Rosuniya,Sirajdikhan,Munshigonj.   |
| Total Investment in BDT                           | : | BDT 350,000/-  |
| Financing   | : | Self BDT 250,000 /- (from existing business)71%<br>Required Investment BDT 100,000/- (as equity) 29%   |
| Present salary/drawings from business (estimates) | : | Nil  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 18 ft x 9 ft= 108 square ft  |
| Security of the shop                              | : | Nil  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow,milk,calf etc.</li> <li>▪Average 25% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Business (BDT)

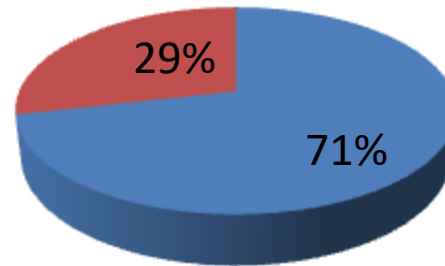
| Particular                                | Daily      | Monthly       | Yearly         |
|---|------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |
| caw,milk,calf etc.                        | 1,200      | 36,000        | 432,000        |
|   |            |               |                |
| <b>Total Sales (A)</b>                    | 1,200      | 36,000        | 432,000        |
| <b>Less. Variable Expense</b>             |            |               |                |
| caw,milk,calf etc.                        | 900        | 27,000        | 324,000        |
| <b>Total variable Expense (B)</b>         | <b>900</b> | <b>27,000</b> | <b>324,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>300</b> | <b>9,000</b>  | <b>108,000</b> |
| <b>Less. Fixed Expense</b>                |            |               |                |
| Electricity Bill                          |            | 200           | 2,400          |
| Salary(self)                              |            | 5,000         | 60,000         |
| Mobile bill                               |            | 100           | 1,200          |
| <b>Total fixed Cost (D)</b>               |            | <b>5,300</b>  | <b>63,600</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>3,700</b>  | <b>44,400</b>  |

## Investment Breakdown

| Particulars  | Existing |            |        | Particulars | Proposed |            |         | Proposed Total |
|--------------|----------|------------|--------|-------------|----------|------------|---------|----------------|
|              | Quantity | Unit Price | Price  |             | Quantity | Unit Price | Price   |                |
| COW          | 3        | 70000      | 210000 |             | 2        | 50000      | 100,000 | 310,000        |
| CALF         | 2        | 20000      | 40000  |             | 0        | 0          | 0       | 40,000         |
| <b>Total</b> |          |            | 250000 |             |          | 50000      | 100,000 | <b>350,000</b> |

## Source of finance

■ Entrepreneur investment 250,000 ■ Investore investment 100,000 ■ Total investment 350,000



## Financial Projection (BDT)

| Particular                               | Daily        | Monthly       | 1st Year       | 2nd year+5%    | 3rd year+5%    |
|--|--------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                   |              |               |                |                |                |
| caw,milk,calf etc.                       | 1,800        | 54,000        | 648,000        | 680,400        | 714,420        |
|  |              |               |                |                |                |
| <b>Total Sales (A)</b>                   | 1,800        | 54,000        | 648,000        | 680,400        | 714,420        |
| <b>Less. Variable Expense</b>            |              |               |                |                |                |
| caw,milk,calf etc.                       | 1,350        | 40,500        | 486,000        | 510,300        | 535,815        |
| <b>Total variable Expense (B)</b>        | <b>1,350</b> | <b>40,500</b> | <b>486,000</b> | <b>510,300</b> | <b>535,815</b> |
| <b>Contribution Margin (CM) [C=(A-B)</b> | <b>450</b>   | <b>13,500</b> | <b>162,000</b> | <b>170,100</b> | <b>178,605</b> |
| <b>Less. Fixed Expense</b>               |              |               |                |                |                |
| Electricity Bill                         |              | 200           | 2,400          | 2,520          | 2,646          |
| Salary (self)                            |              | 5,000         | 60,000         | 60,000         | 60,000         |
| Mobile bill                              |              | 100           | 1,200          | 1,260          | 1,323          |
| <b>Non Cash Item</b>                     |              |               |                |                |                |
| Depreciation                             |              | 0             | 0              | 0              | 0              |
| <b>Total Fixed Cost</b>                  |              | <b>5,300</b>  | <b>63,600</b>  | <b>63,780</b>  | <b>63,969</b>  |
| <b>Net Profit (E) [C-D)</b>              |              | <b>8,200</b>  | <b>98,400</b>  | <b>106,320</b> | <b>114,636</b> |
| <b>Investment Payback</b>                |              |               | <b>40,000</b>  | <b>40,000</b>  | <b>40,000</b>  |



## **Cash flow projection on business plan (rec. & Pay)**

| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100,000             |                     |                     |
| 1.2         | Net Profit  | <b>98,400</b>       | <b>106,320</b>      | <b>114,636</b>      |
| 1.3         | Depreciation (Non cash item)                      | 0                   | 0                   | 0                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 58,400              | 124,720             |
|             | <b>Total Cash Inflow</b>                          | <b>198,400</b>      | <b>164,720</b>      | <b>239,356</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 100,000             |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 40,000              | 40,000              | 40,000              |
|             | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>58,400</b>       | <b>124,720</b>      | <b>199,356</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:01 Others:0  
Experience & Skill : 07 Years  
Own Business :07  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest











