

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



Project identification and prepared by: MD.Mahfujor rahman
sokhipur

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mamun Meah
Age	:	10-03-1990(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: ghonarchala P.O: kochua P.S: Sokhipur Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MALEKA
(iii) Husband's name	:	MOTIYAR
(iv) GB member's info	:	Branch: kochua , Shokhipur Center 38(Female), Member ID: 3773, Group No: 04 Member since: 1992-2017(25Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT 40000 Outstanding loan: 35600
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	5 years experience in own business, 5 years experience in others business He has 5 years training.
Other Own/Family Sources of Income	:	Autocar
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01907619046
Mother's Contact No.	:	01772082792
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokhipur ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA joined Grameen Bank since 25 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

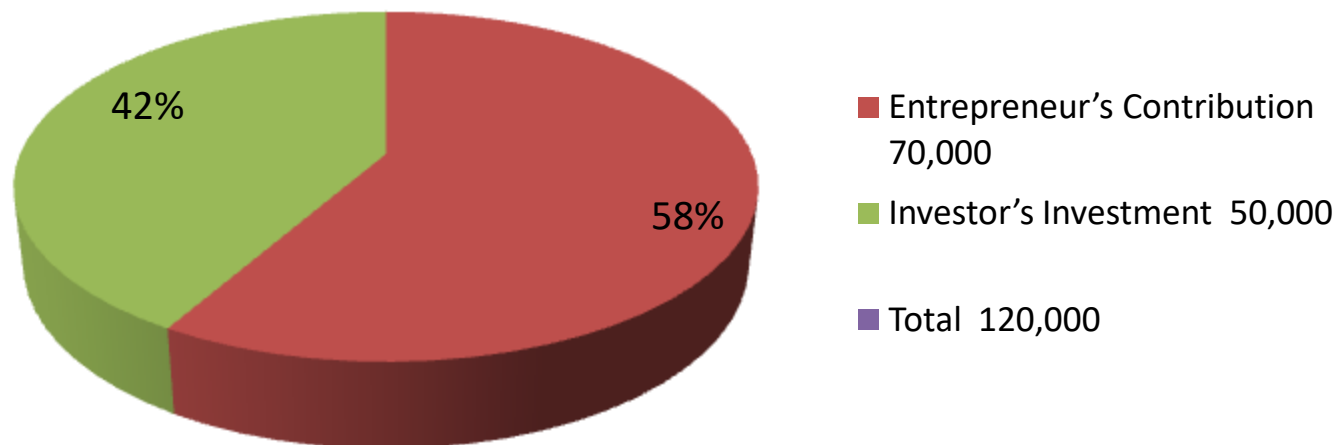
Business Name	:	MAMUN DAIRY FARM
Location	:	Kaliya
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 70000/-(from existing business) 58% Required Investment BDT 50000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 06ft= 60 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,Calf.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own▪Collects goods from borochowna.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Milk	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		3488	41856

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	50000	50000	1	50000	50,000	100,000
			0			00	
calf	1	20000	20000				20,000
	2	70000	70,000	1	50000	50,000	120000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contribution Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		5800	69600	132000	924000
Net Profit (E)= [C-D]		11228	134736	141472.8	148546
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	134,736	141472.8	148546.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114736	236208.8
	Total Cash Inflow	184,736	256,209	384,755
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	114,736	236,209	364,755

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 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

