## Project Name : Munni Dairy Farm



#### **Project by: Munni Akter**

Identified by- Md. Nazmul Karim Unit Manager (Manikganj Unit) Verified By: Md. A.S.M Shohidul Haque Manikganj Unit Anchal- 03







| Name   | : | Munni Akter   |
|--|---|---|
| Age  | : | 36 Years  |
| Marital status   | : | Married   |
| Children   | : | 02 Sons   |
| No. of siblings:   | : | 01 Brothers, 01 Sisters   |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother name<br>(iii) Father Name<br>(iv) Husband name<br>(v) GB member's info<br>Further Information:<br>(vi) Who pays GB Ioan installment<br>(vii) Mobile lady<br>(viii) Grameen Education Loan<br>(ix)Any other Ioan like GCCN, GKF<br>(x) Others |   | Mother ☐ Father √<br>Salma Begum<br>Md. Yousuf<br>Md. Johiruddin<br>Branch: Gorpara, Manikgonj, Centre #, 06/P,<br>Group no : 05, Lonee No. : 1427<br>Member since -1990, First Ioan: 2,000<br>Existing Ioan: N/A, Outstanding: N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A |
| Education  | : | Eight   |

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation                      | : | Dairy Farm Business. |
|---|---|----------------------|
| Trade License/ Drug<br>License          |   | 307 (2017-2018)      |
| Business Experience                     | : | 10 Years             |
| And Training Info                       | : | N/A                  |
| Other Own/Family Sources<br>of Income   | : | N/A                  |
| Other Own/Family Sources of Liabilities | : | N/A                  |
| NU Contact Info                         | : | 01935401069          |
| NU Project<br>Source/Reference          | : | Manikgonj Unit       |



NU's Father has been a member of Grameen Bank since 1990 to 2017(27 years). At first he took 2,000 taka from GB. NU Father use GB Loan. NU's Father gradually improved their living standard by using GB loan.

### **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

| Business Name   | : | Munni Dairy Farm   |  |
|---|---|--|--|
| Address/ Location   | : | Gusainogor, Gorpara, Manikgonj.  |  |
| Total Investment in BDT   | : | 2,00,000/=   |  |
| Financing   | : | Self BDT 150,000/=from existing business) 75%<br>Required Investment BDT 50,000/-(as equity) 25% |  |
| Present salary/drawings<br>from business (estimates)  | • | BDT 5,000  |  |
| Proposed Salary   |   | BDT 6,000  |  |
| Proposed Business<br>(i) % of present gross<br>profit margin  | : | 70%  |  |
| <ul> <li>(ii) Estimated % of<br/>proposed gross profit<br/>margin</li> <li>(iii) Agreed grace period</li> </ul> | : | 70%  |  |
| ( , <b>)</b>  |   | 02 months  |  |

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars                                     | Existing Business (BDT) | Proposed<br>(BDT) | Total (BDT) |
|---|-------------------------|-------------------|-------------|
| Investments in different categories:            | (1)                     | (2)               | (1+2)       |
| Present stock items:<br>Total Items : 150,000/= | 150,000/=               |                   | 1500,000/=  |
| Proposed Stock Items:<br>Total Items : 50,000   |                         | 50,000            | 50,000      |
| Total Capital                                   | 150,000/=               | 50,000/-          | 2,00,000/-  |

## **INFO ON EXISTING BUSINESS OPERATIONS**

| Dentionland                   | Existing Business (BDT) |         |          |  |  |
|-------------------------------|-------------------------|---------|----------|--|--|
| Particulars                   | Daily                   | Monthly | Yearly   |  |  |
| Sales                         | 450                     | 13,500  | 1,62,000 |  |  |
| Less: Cost of Food            | 135                     | 4,050   | 48,600   |  |  |
| Profit (70%) [A]              | 315                     | 9,450   | 1,13,400 |  |  |
| Less: Operating Costs         |                         |         |          |  |  |
| Electricity bill              |                         | 50      | 600      |  |  |
| Shop Rent                     |                         | -       | -        |  |  |
| Transport                     |                         | 100     | 1200     |  |  |
| Mobile bill                   |                         | 100     | 1200     |  |  |
| Present salary/Drawings- self |                         | 6,000   | 72,000   |  |  |
| Present salary employee -     |                         | -       | -        |  |  |
| Others( Chada,SMS,TL)         |                         | 150     | 1,800    |  |  |
| Non Cash Item:                |                         |         |          |  |  |
| Depreciation Expense          |                         | -       | -        |  |  |
| Total Operating Cost (D)      |                         | 6,350   | 76,800   |  |  |
| Net Profit (C-D):             |                         | 3,100   | 36,600   |  |  |

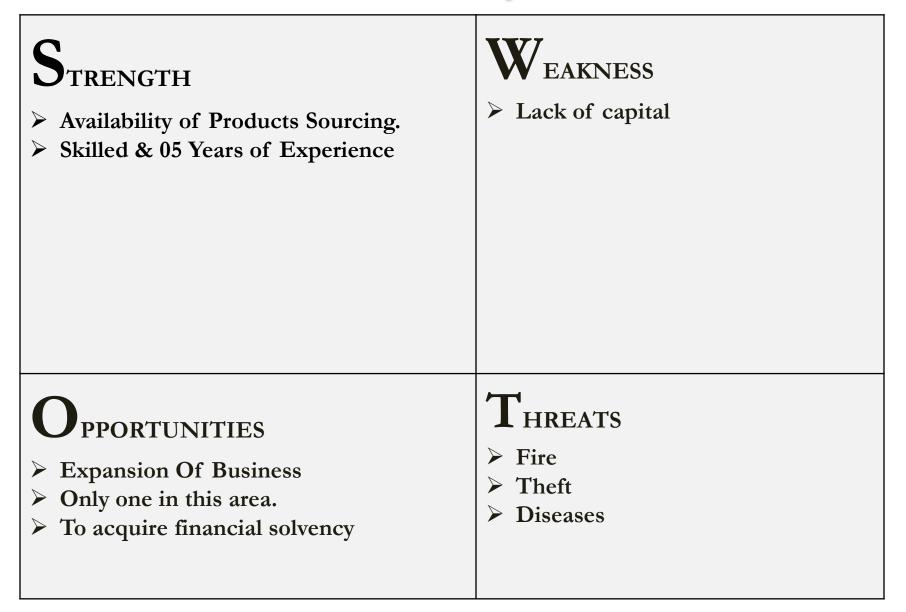


|                               |       | Year 1 (BDT) |          |       | Year 2 (BDT) |          |  |
|-------------------------------|-------|--------------|----------|-------|--------------|----------|--|
| Particulars                   | Daily | Monthly      | Yearly   | Daily | Monthly      | Yearly   |  |
| Sales                         | 800   | 24,000       | 2,80,000 | 1,000 | 30,000       | 3,60,000 |  |
| Less: Cost of Food            | 240   | 7,200        | 86,400   | 300   | 9,000        | 1,08,000 |  |
| Profit (70%) [A]              | 560   | 16,800       | 2,01,600 | 700   | 21,000       | 2,52,000 |  |
| Less: Operating Costs         |       |              |          |       |              |          |  |
| Electricity bill              |       | -            | -        |       | -            | -        |  |
| Transport                     |       | 100          | 1,200    |       | 150          | 1,800    |  |
| Mobile Bill                   |       | 200          | 2,400    |       | 300          | 3,600    |  |
| Present salary/Drawings- self |       | 6,000        | 72,000   |       | 6,500        | 78,000   |  |
| Present salary employee       |       | -            | -        |       | -            | -        |  |
| Others (Chada,SMS,TL)         |       | 220          | 2,640    |       | 250          | 3,000    |  |
| Non Cash Item:                |       |              |          |       |              |          |  |
| Depreciation Expenses(        |       | -            | -        |       | -            | -        |  |
| Total Operating Cost (E)      |       | 6,520        | 78,240   |       | 7,200        | 86,400   |  |
| Net Profit                    |       | 10,280       | 1,23,360 |       | 13,800       | 1,65,600 |  |
| Gt payback                    |       |              | 30,000   |       |              | 30,000   |  |
| Retained Income:              |       | 93,360       |          |       | 1,35,600     |          |  |

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC, & PAY.)

| SI # | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) |
|------|---|--------------|--------------|
| 1.0  | Cash Inflow                                       |              |              |
| 1.1  | Investment Infusion by Investor                   | 50,000       |              |
| 1.2  | Net Profit  | 1,23,360     | 1,65,600     |
| 1.3  | Depreciation (Non cash item)                      | -            | -            |
| 1.4  | Opening Balance of Cash Surplus                   | -            | 93360        |
|      | Total Cash Inflow                                 | 173360       | 258960       |
| 2.0  | Cash Outflow                                      |              |              |
| 2.1  | Purchase of Product                               | 50,000       |              |
| 2.2  | Payment of GB Loan                                | -            |              |
| 2.3  | Investment Pay Back (Including Ownership Tr. Fee) | 30,000       | 30,000       |
|      | Total Cash Outflow                                | 80000        | 30,000       |
| 3.0  | Net Cash Surplus                                  | 93360        | 228960       |

### **SWOT Analysis**



#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Present Stock items           |           |
|-------------------------------|-----------|
| Product name with<br>quantity | Amount    |
| Deshi Dudalo<br>Cow- 2        | 10,0000   |
| Ox Cow -1                     | 40,000    |
| Food                          | 10,000    |
| Total Present Stock           | 150,000/= |

| Proposed ite               | ms       |
|----------------------------|----------|
| Product Name with quantity | Amount   |
| Deshi Cow-1                | 50,000   |
| Total Proposed Stock       | 50,000/= |

# **Picture Picture Picture**



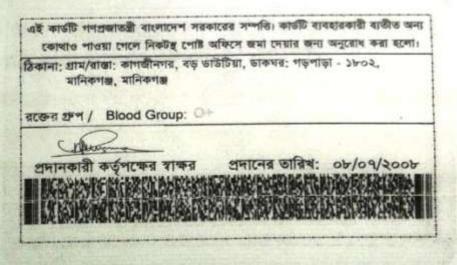


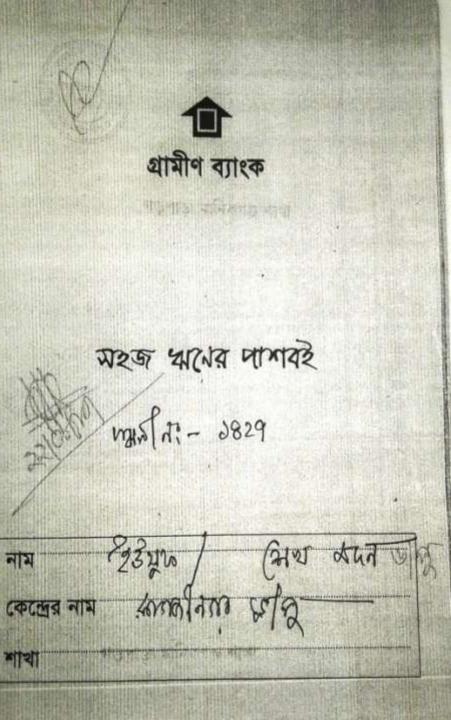






| গণপ্রজাতন্ত্রী বাংলাদেশ সরকার<br>Government of the People's Republic of Bangiadesh<br>/ জাতীয় পরিচয় পত্র |  |  |
|--|--|--|
| A  | নাম: মুল্লী আক্তার<br>Name: Munni Akter<br>স্বামী: মোঃ জহির উদ্দিন<br>মাতা: সালমা বেগম |  |
| HE MORE  | Date of Birth: 15 May 1981<br>ID NO: 5514623180774                                     |  |





ইউ. পি ফরম [১২ (১) নিয়ম দ্রষ্টব্য] म कार्यान ডাকঘর ৪ গড়পাড়া উপজেলা ঃ মানিকগঞ্জ সদর, জেলা ঃ মানিকগঞ্জ। লাহসেন্স 120>9 তারিখ ঃ - SO7 नारमन न१ - 20 @ /२०३७ - 2026 প্রতিষ্ঠানের নাম Person BLE B মালিকের নাম · 20,3,84 পিতা/স্বামীর নাম 3/27 314 ঠিকানা ঃ গ্রাম ... শোষ দ উপজেলা ঃ মানিকগঞ্জ সদর, জেলা ঃ মানিকগঞ্জ। ত্তয়ার্ড নং ঃ ..... ৪... - २०३४ जात्म গড়পাড়া ইউনিয়ন সীমানার মধ্যে আবশ্যকীয় বাণিজ্য চালাইয়া যাওয়ার অনুমতি দেওয়া হইল। এই লাইসেল ৩০-০৬-২০১৮ ইং পর্যন্ত এই লাইসেল বৈধ বলিয়া বিবেচিত হুইবে। 120124 Caller চেয়ারমানের



#### Presented at ..... Internal Design Lab on ..... 2017 at GT

