

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



Project identification and prepared by: MAHFUZUR RAHAMAN  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MASUD RANA</b>
Age	:	06/03/1989( 29Years)
Education, till to date	:	S S C
Marital status	:	unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 0Sister
Address	:	Vill: Sreepur P.O: Sreepur P.Sreepur 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	:	<b>MEHARUN</b>
(iii) Father's name	:	<b>ATTABUDIN</b>
(iv) GB member's info	:	Branch: Tangra Centre # 62(Female), Member ID: 4965Group No: 06 Member since: 29/03/2008o 2018(10Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 50,000/- Outstanding Loan: BDT /-0
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.)	:	Nil
Business Experiences and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01904609488
Family's Contact No.	:	01991800501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MEHARUN** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

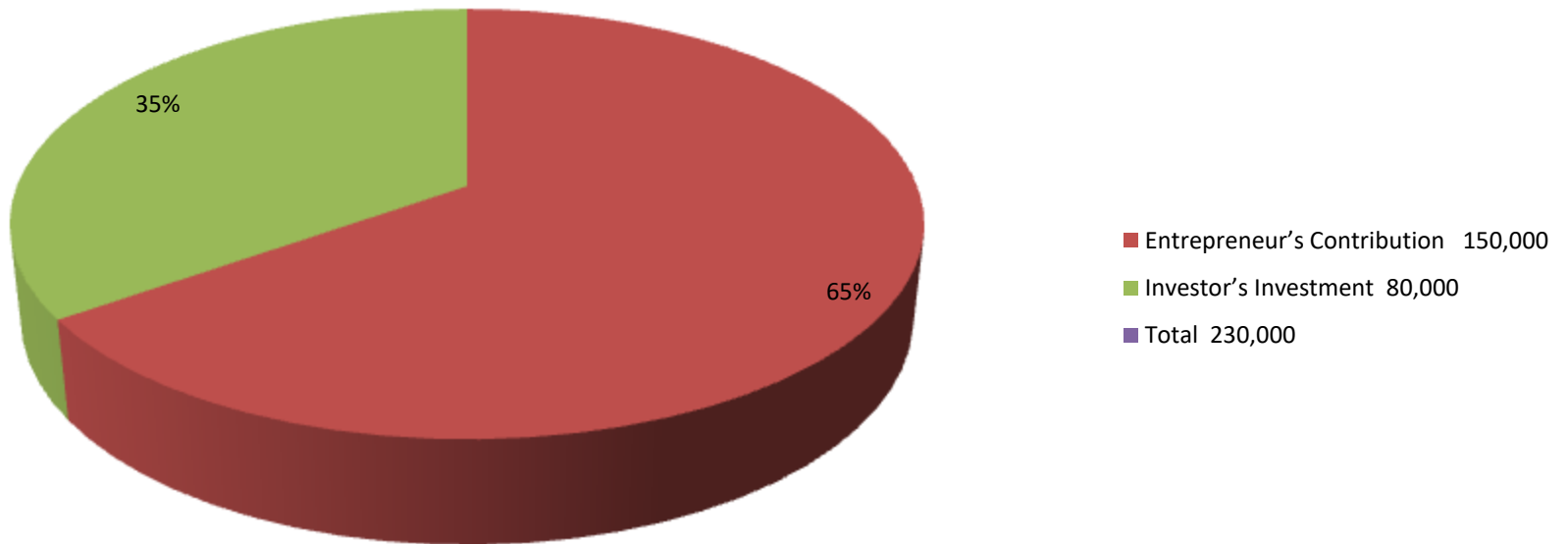
## Proposed Nobin Udyokta Business Info4

Business Name	:	MASUAD DAIRY FRIM
Location	:	SREEPUR
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 68% Required Investment BDT 80,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Sreepur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Milk	2500	75000	900000
	0	0	0
	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Total Sales(A)</b>			<b>0</b>
<b>Less Variable Expense (B)</b>	2125	63750	765000
Straw, Bran, Medicine etc	<b>2125</b>	<b>63750</b>	<b>765000</b>
<b>Total Variable Expense</b>	<b>375</b>	<b>11250</b>	<b>135000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>			
<b>Less Fixed Expense</b>		0	0
Rent		300	3600
Electric Bill		200	2400
Transportaion		5000	60000
Salary (Self)		0	0
Salary (Staff)		200	2400
Entertainment		0	0
Guard		0	0
Generator		300	3600
Mobile Bill		<b>6000</b>	<b>72000</b>
<b>Total Fixed Cost (D)</b>		<b>5250</b>	<b>63000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	80,000	80,000	230,000
Calf						0	
			<b>150,000</b>			<b>80,000</b>	<b>230000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk	3000	90000	1080000	1134000
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	450	13500	162000	170100
<b>Total Variable Expense</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		300	3600	43200
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		300	3600	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>108120</b>
<b>Net Profit (E)= [C-D]</b>		<b>70500</b>	<b>846000</b>	<b>888300</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	846,000	888300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		798000
	<b>Total Cash Inflow</b>	<b>926,000</b>	<b>1,686,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>798,000</b>	<b>1,638,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0;  
Experience & Skill : 5 Years;  
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

Pictures







