

Proposed NU Business Name: **MIZANUR RAHMAN DAIRY FARM**



Project identification and prepared by: Md. Matiur Rahman
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	10-06-1987(31Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Alangi(Pashimpara), P.O: Alangi, P.S: Dhunat ,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MATIARA BEGUM
(iii) Father's name	:	MD. ALTAF HOSAN
(iv) GB member's info	:	Branch: Alangi, Centre # 32(Female), Member ID: 2402, Group No: 08 Member since: 08-01-1994(22Years) First loan: BDT 2,000 /- Outstanding loan: 10,842
Further Information:		
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-732191
Family's Contact No.	:	01732-714769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MATIARA BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

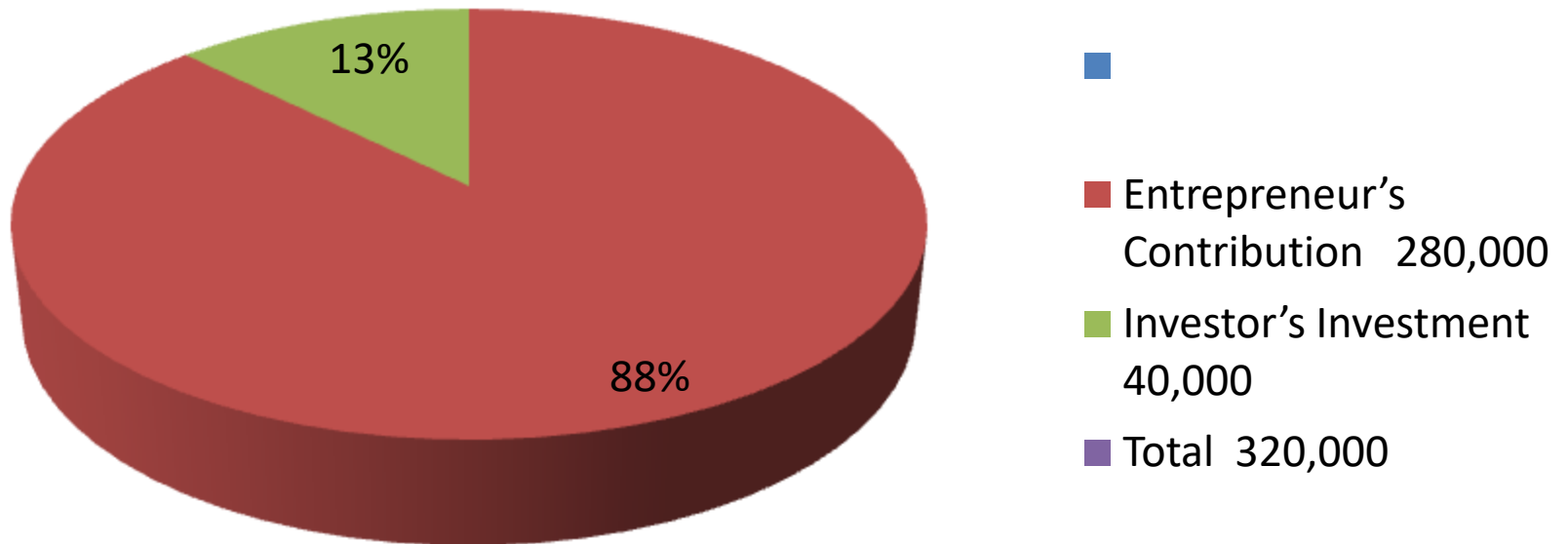
Business Name	:	MIZANUR RAHMAN DAIRY FARM
Location	:	Vill: Alangi(Pashimpara), P.O: Alangi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 280,000/- (from existing business) 88% Required Investment BDT 40,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The farm is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk Sales	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow(3*70000)	210,000	40,000	250,000
Haifer(2*35,000)	70,000	0	70,000
Total	280,000	40,000	320,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk Sales	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		10,000	120,000	128,640	137,712
Investment Payback			16,000	16,000	16,000

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	280,000		
1.2	Net Profit	120,000	128,640	137,712
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		344,000	456,640
	Total Cash Inflow	400,000	472,640	594,352
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	344,000	456,640	578,352

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Alangi, Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

