

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



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAUF PARVEZ
Age	:	13-10-1987 (27 Years)
Education, till to date	:	S S C PASS
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Sisters
Address	:	Vill: Monsefpur P.O Ranirhat P.S: Shahjahanpur, Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST. PARUL BIBI
(iii) Father's name	:	LATE ABDUR RASHID
(iv) GB member's info	:	Branch: Ashekpur, Shahjahanpur, Centre # 26(Female), Member ID:5851/1, Group No: 01 Member since: 15-01-2001 (10Years) First loan: BDT 5000 /- Outstanding loan: Nil
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	:	05 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.	:	01725-823191
Wife's Contact No.	:	01820-890530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARUL BIBI joined Grameen Bank since 10 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	:	MAHINUR DAIRY FARM
Location	:	Monsefpur,Ranirhat,Shahjahanpur, Bogra
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

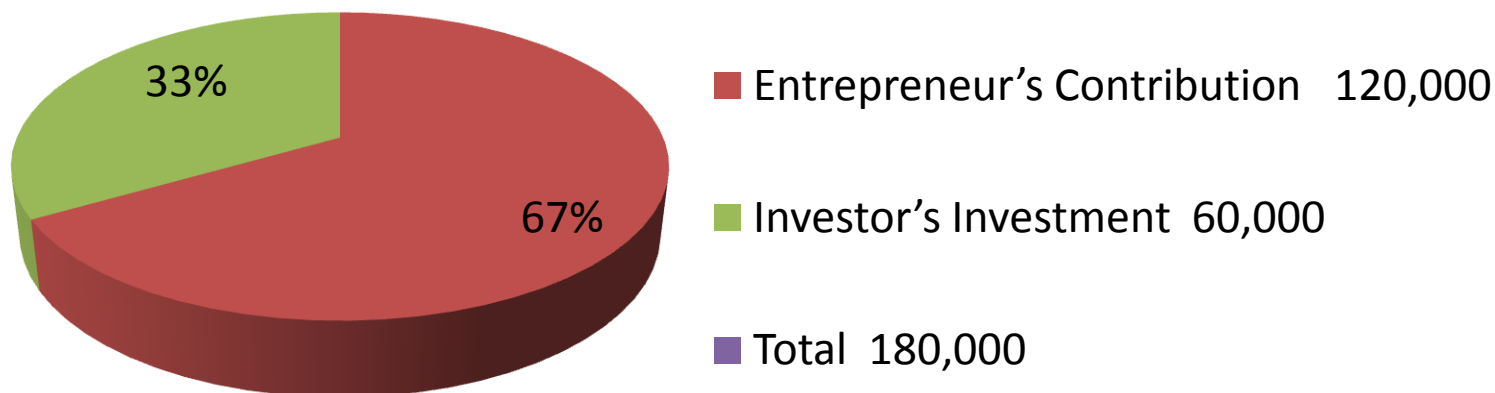
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 ltX40)	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk (10 ltX40)	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		1,500	18,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Milk Cow	2	40000	80,000	1	60000	60,000	140,000
Oxen	1	40000	40,000	0	0	0	40,000
	0	0	120,000	0	0	60,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 ltX40)	560	16,800	201,600	201,600	211,680
Total Sales (A)	560	16,800	201,600	201,600	211,680
Less. Variable Expense					
Milk (14 ltX40)	280	8,400	100,800	105,840	111,132
Total variable Expense (B)	280	8,400	100,800	105,840	111,132
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800	95,760	100,548
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		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)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		3,900	46,800	41,760	46,548
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	46,800	41,760	46,548
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		22,800	40,560
	Total Cash Inflow	106,800	64,560	87,108
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	22,800	40,560	63,108

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

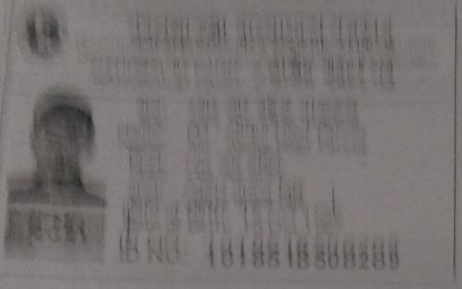
Pictures







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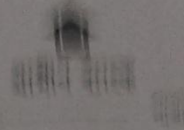
LIBRARY CARD

IS NO: 1618818808288

এই কার্ডটি মূলতঃকার্ডটি সীমাবদ্ধন মুদ্রারূপে ম-১১। কার্ডটি ব্যবহারকারী কর্তৃক মনো
 পূর্বকই ব্যবহার প্রদান বিধিগত সীমিত ক্ষেত্রে করা হইবে। অন্য ক্ষেত্রে ব্যবহার করা হইবে।
 বিজ্ঞানী গ্রন্থাগার, বঙ্গবন্ধু স্মরণ কেন্দ্র, ডাকঘর: গণীবাগি - ১৫০০,
 মসজিদপুর, ঢাকা।

স্বাধীনতা কবিতার দোকান

সুসংখ্যক তারিখ: ০৭/০৪/২০০৬

স্বাধীনতা কবিতার দোকান

নাম: আমিন

পিতা: ২৫৫১/১

বয়স: ৪১

ক্রেতা: ২০/১২

ক্রেতার নাম: ড. সুলতান আলী

বই ইস্যুর তারিখ: ৩/৩/১৮

বই বাবদ প্রদানের দোকান:

FAMILY PICTURE

