

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



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Project verified by: MD. Abdul Mannan Talukdar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD:MONIRUZZAMAN</b>
Age	:	05/06/1991(26 Years)
Education, till to date	:	B,A
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1Brother 1 Sister
Address	:	Vill: Gobindopur, P.O: Sitlai, P.S Poba, Dist: Rajshahi
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>MST:NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD:ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Damkura, Poba, Centre #6(Female), Member ID: 6603/5, Group No: 09 Member since2007-2012(05Years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:14964.
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-153290
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:NURJAHAN BEGUM:**joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house Repair.

# Proposed Nobin Udyokta Business Info

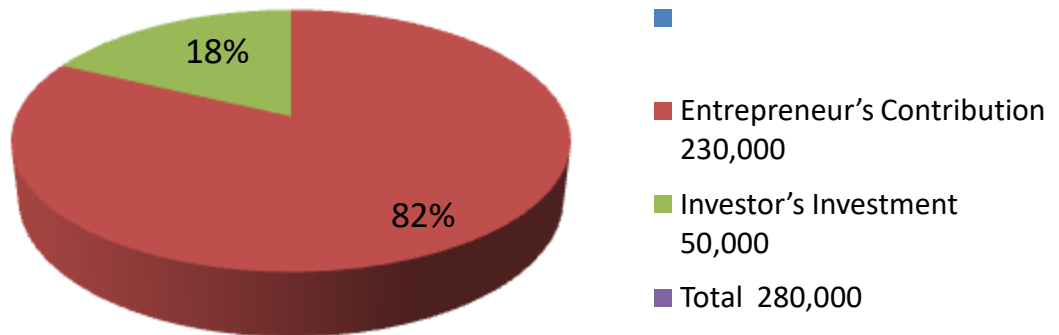
Business Name	:	<b>MONIRUZZAMAN DAIRY FARM</b>
Location	:	Gobindopur,sitlai
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	20ft x 15ft= 300 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cow in his farm.</li><li>▪After getting equity fund one cow will be purchased.</li><li>▪Daily milk production is 08 liters and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	480	14,400	172800
<b>Total Sales (A)</b>	480	14,400	172800
<b>Less. Variable Expense</b>		0	
Milk sales	96	2,880	34560
<b>Total variable Expense (B)</b>	96	2,880	34560
<b>Contribution Margin (CM) [C=(A-B)]</b>	384	11,520	138240
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>5,600</b>	<b>67,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,920</b>	<b>71,040</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	1	200,000	200,000	0	0	0	200,000
CALF OF COW	1	30,000	30,000	0	0	0	30,000
			0	0	0	0	0
FEED OF COW			0	0	0	15000	15,000
MEDICINE OF COW.			0	0	0	10000	10,000
COW PUR			0			25000	25,000
						0	
						0	0
						0	0
<b>Total</b>	<b>2</b>	<b>230,000</b>	<b>230,000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>280,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Milk sales	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less. Variable Expense</b>		0	0		0
Milk sales	120	3600	43200	45360	47628
<b>Total variable Expense (B)</b>	120	3600	43200	45360	47628
<b>Contribution Margin (CM) [C=(A-B)]</b>	480	14400	172800	181440	190512
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill					
Mobile Bill		300	3600	3600	3700
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3700
Entertainment					
Salary (staff)					
Security Gard			0		
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		5600	67300	67300	67500
<b>Net Profit (E) [C-D]</b>		8800	105500	114140	123012
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	105500	114140	123012
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>85500</b>	<b>179640</b>
	<b>Total Cash Inflow</b>	<b>155,500</b>	<b>199640</b>	<b>302652</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,500</b>	<b>179640</b>	<b>282652</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;Noudapara.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

