

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

Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUNJUR RAHMAN MONDOL
Age	:	08-01-1986 (31 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Pocamaria , P.O: Pocamaria . P.S: Puthia , 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	:	MOST. MONOYARA BEGUM
(iii) Father's name	:	MD. LUTFAR RAHMAN MONDOL
(iv) GB member's info	:	Branch: Shilmaria ,Puthia ,Centre # 18 (Female), Member ID: 1623/3, Group No: 03 Member since: 2005 to (12 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 43,893
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-947650
Father 's Contact No.	:	01948-738968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONOYARA BEGUM joined Grameen Bank since 12 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHI GORUR KHAMAR
Location	:	Pocamaria , Puthai , Rajshahi.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Mollapara.▪Agreed grace period is 3 months.

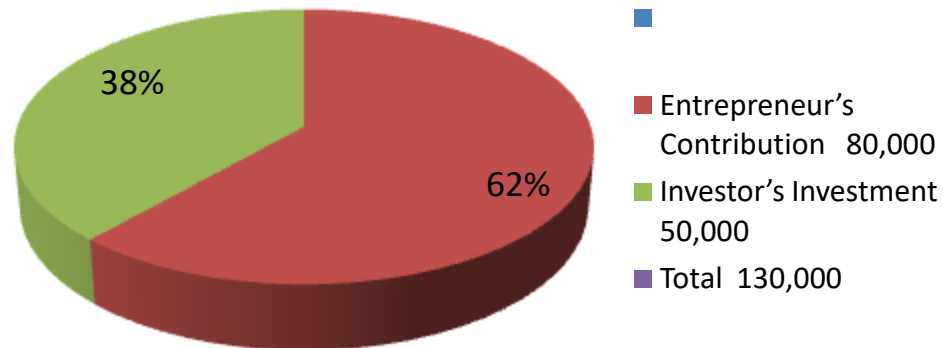
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	50,000	200,000
Total Sales (A)	50,000	200,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	50,000	200,000
Less. Fixed Expense		
Electricity Bill	600	2,400
Transportation	600	2,400
Salary (self)	15,000	60,000
Entertainment	600	2,400
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
Bank Charge	300	1,200
Total fixed Cost (D)	23,700	94,800
Net Profit (E) [C-D]	26,300	105,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	120,000
Feed	-	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	60,000	240,000	252,000	264,600
Total Sales (A)	60,000	240,000	252,000	264,600
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	60,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	600	2,400	2,400	2,400
Transportation	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Entertainment	600	2,400	2,400	2,400
Straw, Bran, Medicine etc	9,000	36,000	37,800	39,690
Mobile Bill	600	2,400	2,400	2,400
Bank Charge	300	1,200	1,200	1,200
Total Fixed Cost	26,700	106,800	108,600	110,490
Net Profit (E) [C-D]	33,300	133,200	143,400	154,110
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	133,200	143,400	154,110
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	113,200	123,400
	Total Cash Inflow	183,200	256,600	277,510
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	113,200	236,600	257,510

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures