

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

Project identification and prepared by: Monoranjon Chandra  
Bormon ,  
Bashon Unit, Gazipur

Project verified by: MD. Kajem Uddin



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

Name	:	<b>MD MASUD PARVEZ</b>
Age	:	12-11-1986( 31 Years)
Education, till to date	:	S S C Pass
Marital status	:	<b>Married</b>
Children	:	Nil
No. of siblings:	:	01 Brother 02 Sisters.
Address	:	Vill: Mojlshpur ; P.O:Kodda Bazzar ;P.S: Gazipur Sadar;Dist: Gazipur
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MAJEDA AKTER</b>
(iii) Father's name	:	<b>MD. TULA MIA</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 23(Female), Member ID: 5120 Group No: 07 Member since: 18-07-2002 ( 15Years) First loan: BDT 20,000/- Outstanding loan: 12,080
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	:	No 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.	:	01735-719363
Family's Contact No.	:	01929-484487
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAJEDA AKTER** joined Grameen Bank since 15 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASUD DAIRY FARM</b>
Location	:	Mojlishpur ,Gazipur .
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 1,00,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24ft x 12 ft= 288 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li> <li>▪Average % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the farm .</li> <li>▪Collects goods from Joydebpur,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

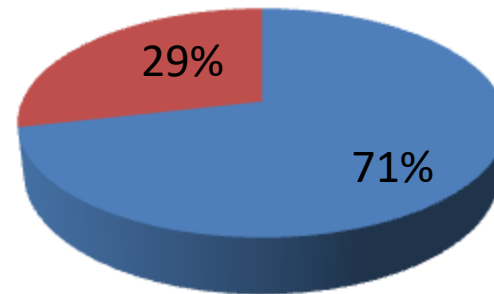
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Daily Sales( 8 Litter*50=400)	400	12000	144000
	0	0	0
<b>Total Sales (A)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Daily Sales( 8 Litter*50=400)	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		100	1200
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,300	63600
<b>Net Profit (E)= [C-D]</b>		6,700	80400

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	125000	250000	1	100000	100000	350000
		0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>0</b>	<b>250,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	<b>350,000</b>

## Source of Finance

- Entrepreneur Contribution=250000
- Investors Investment=100000
- 350000



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Daily Sales( 10 Litter*50=500)	500	15000	180000	189000	198450
		0	0	0	0
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>			0		
Daily Sales( 12 Litter*50=600)	500	15000	180000	189000	198450
			0		
<b>Total variable Expense (B)</b>	500	15000	180000	189000	198450
<b>Contribution Margin (CM) [C=(A-B)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>			0		
Rent		0		0	0
Electricity bill		100	1200	1700	2200
Transportation		100	1200	1,700	2200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		100	1200	1300	1400
<b>Total fixed cost (D)</b>		5,300	63,600	64,700	65800
<b>Net Profit (E)= [C-D]</b>		9700	116400	124,300	132650
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	116400	124,300	132650
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76,400	160700
	<b>Total Cash Inflow</b>	216400	200700	293350
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	76,400	160700	253350

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

