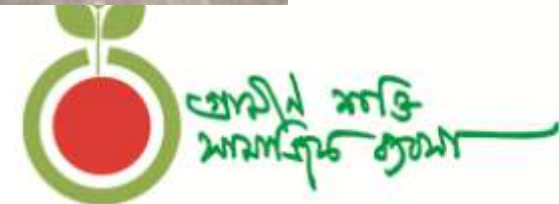


## Proposed NU Business Name: **MAMUN DAIRY FARM**



Project identification and prepared by:  
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MAMUN</b>
Age	:	04/06/1997 ( 21 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	Null
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Maizpara P.O: Bormi P.Sreepur Dist: Gazipur
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>MONOWARA</b>
(iii) Father's name	:	<b>ABBAS ALI</b>
(iv) GB member's info	:	Branch: Bormi, Centre # 14(Female), Member ID: 1214 Group No: 09 Member since: 29/03/2000to 2018(18Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 20,000/- Outstanding Loan: BDT /-
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	:	5 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.	:	01780082372
Family's Contact No.	:	0768727332
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONAWARA** joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

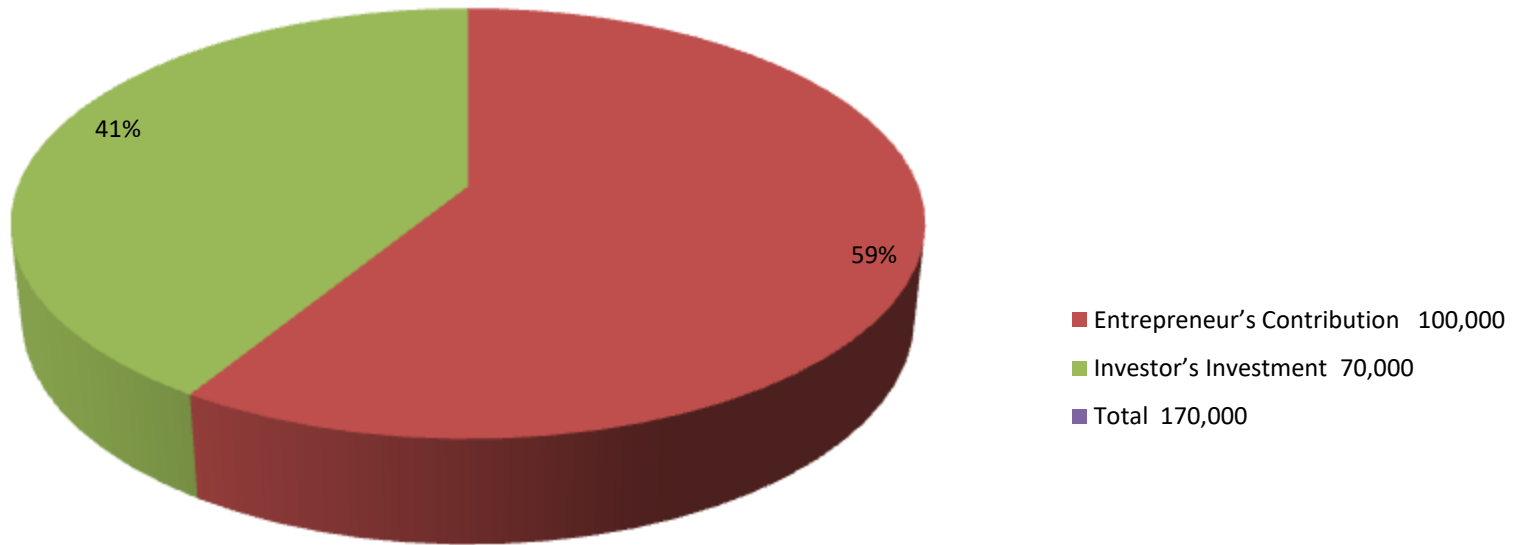
## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>MAMUN DAIRY FARM</b>
Location	:	MAIZPARA GAIT
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Collects cows from Nagri.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>	3500	105000	1260000
Milk	0	0	0
	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Total Sales(A)</b>			<b>0</b>
<b>Less Variable Expense (B)</b>	2975	89250	1071000
Straw, Bran, Medicine etc	<b>2975</b>	<b>89250</b>	<b>1071000</b>
<b>Total Variable Expense</b>	<b>525</b>	<b>15750</b>	<b>189000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>			
<b>Less Fixed Expense</b>		0	0
Rent		300	3600
Electric Bill		200	2400
Transportaion		5000	60000
Salary (Self)		0	0
Salary (Staff)		200	2400
Entertainment		0	0
Guard		0	0
Generator		300	3600
Mobile Bill		<b>6000</b>	<b>72000</b>
<b>Total Fixed Cost (D)</b>		<b>9750</b>	<b>117000</b>
<b>Net Profit (E)= [C-D]</b>	3500	105000	1260000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50,000	100,000	1	70,000	70,000	170,000
Calf						0	
			<b>100,000</b>			<b>70,000</b>	<b>170000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1120	33600	403200	423360	444528
<b>Total Sales(A)</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>	<b>444528</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
<b>Total Variable Expense</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	<b>59270.4</b>	<b>62234</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>963</b>	<b>28896</b>	<b>346752</b>	<b>364089.6</b>	<b>382294</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>108120</b>	<b>583446</b>
<b>Net Profit (E)= [C-D]</b>		<b>22896</b>	<b>274752</b>	<b>288489.6</b>	<b>302914</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	274,752	288489.6	302914.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		246752	507241.6
	<b>Total Cash Inflow</b>	<b>344,752</b>	<b>535,242</b>	<b>810,156</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>246,752</b>	<b>507,242</b>	<b>782,156</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0;  
Experience & Skill : 5 Years;  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

