

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



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Munsignonj Unit, Munsignonj

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>MIJANUR RAHMAN</b>
Age	:	7-8-1992(23 Years)
Education, till to date	:	Class II
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: North kaji kosba, P.O: Mirkadim, P.S: Munsigonj, Dist: Munsigonj
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>REKHA BEGUM</b>
(iii) Father's name	:	<b>ABDUL HAQUE MADBOR</b>
(iv) GB member's info	:	Branch: Rampal, Centre # 43(Female), Member ID: , Group No: Member since: 10-5-1990 (26Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 200000, Outstanding loan: BDT NIL
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01673562130
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REKHA BEGUM** joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIJANUR DAIRY FARM</b>
Location	:	North Kazi Kosba, Mirkadim, Sadar Munshigonj
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 270,000/-(from existing business) 73% Required Investment BDT 1,00,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Daily milk production is 24 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Collects goods from Munshigonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

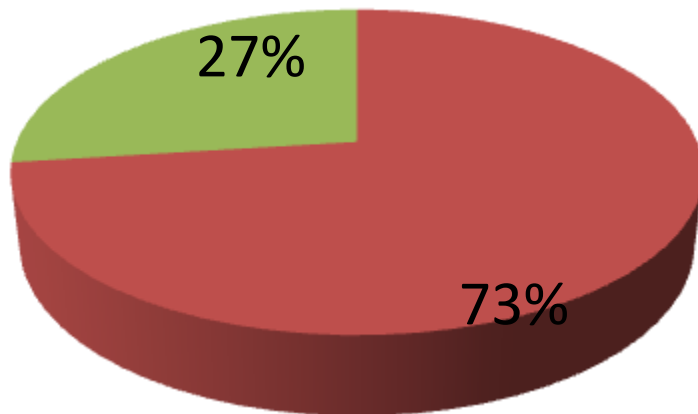
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (18 x 50)	900	27,000	324,000
<b>Total Sales (A)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	400	12,000	144,000
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>114,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Australian cow (3)	270,000	0	270,000
Australian cow (1)	0	100,000	100,000
<b>Total</b>	<b>270,000</b>	<b>100,000</b>	<b>370,000</b>

## Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 100,000
- Total 370,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Milk (24 x 50)	1,200	36,000	432,000	453,600
Calf Sale		-	15,000	15,000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>447,000</b>	<b>468,600</b>
<b>Less. Variable Expense</b>				
Straw, Bran, Medicine etc	480	14,400	172,800	181,440
<b>Total variable Expense (B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21,600</b>	<b>274,200</b>	<b>287,160</b>
<b>Less. Fixed Expense</b>				
Mobile Bill		400	4,800	550
Salary (self)		5,000	60,000	60,000
Electricity bill		200	2,400	3,000
<b>Total Fixed Cost</b>		<b>5,600</b>	<b>67,200</b>	<b>63,550</b>
<b>Net Profit (E) [C-D]</b>		<b>16,000</b>	<b>207,000</b>	<b>223,610</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	207,000	223,610
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		147,000
	<b>Total Cash Inflow</b>	<b>307,000</b>	<b>370,610</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>147,000</b>	<b>310,610</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
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

