

Proposed NU Business Name: MONDOL DAIRY FARM



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ATIQUL ISLAM
Age	:	10-12-1994 (23 Years)
Education, till to date	:	BBA
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Korimpara, P.O: Jamir baria, P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BILKIS BEGUM
(iii) Father's name	:	SOLAYMAN ALI
(iv) GB member's info	:	Branch: Digdair, Centre # 06 (Female), Member ID: 1168, Group No: 01 Member since: 10-12-2012 (05 Years) First loan: BDT 50,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 30,000/=
(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 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-200890
Mother's Contact No.	:	01754-856153
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

BILKIS BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONDOL DAIRY FARM
Location	:	Korimpara, Sonaray, Gabtoli, Bogra
Total Investment in BDT	:	BDT 4,95,000/-
Financing	:	Self BDT 395,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
Size of shop	:	11 ft x 22 ft= 242 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has three cow and three calf in his farm▪ Average daily milk production is 15 liter and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Bogra▪ Agreed grace period is 3 months.

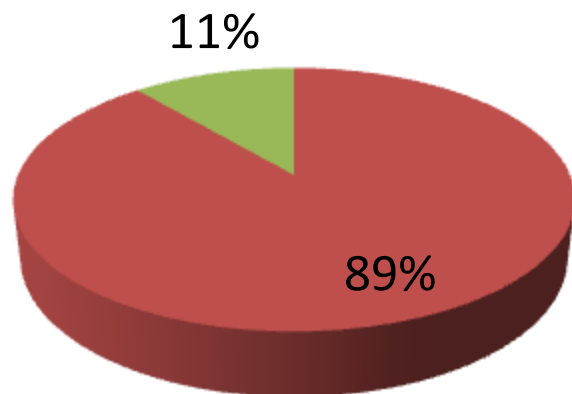
Existing Business (BDT)

Particular	Daily	Monthly
Revenue (sales)		
Milk (15 x 50)	750	22,500
Total Sales (A)	750	22,500
Less. Variable Expense		
Straw, Bran, Medicine etc	300	9,000
Total variable Expense (B)	300	9,000
Contribution Margin (CM) [C=(A-B)]	450	13,500
Less. Fixed Expense		
Mobile Bill		200
Salary (self)		5,000
Electricity Bill		300
Total fixed Cost (D)		5,500
Net Profit (E) [C-D]		8,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	80000	240,000	1	50000	50,000	290,000
calf	3	50000	150,000	0	0	0	150,000
feed	5	1000	5,000	0	0	0	5,000
Total	11		395,000	1		50,000	445,000

Source of Finance



- Entrepreneur's Contribution 395,000
- Investor's Investment 50,000
- Total 445,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	2nd Year
Revenue (sales)					
Milk (20 x 50)	1,000	30,000	360,000	378,000	378,000
Calf Sale			25,000	25,000	25,000
Total Sales (A)	1,000	30,000	385,000	403,000	403,000
Less. Variable Expense					
Straw, Bran, Medicine etc	380	11,400	136,800	143,640	143,640
Total variable Expense (B)	380	11,400	136,800	143,640	143,640
Contribution Margin (CM) [C=(A-B)]	620	18,600	248,200	259,360	259,360
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,000
Total Fixed Cost		5,500	66,000	67,000	67,000
Net Profit (E) [C-D]		13,100	182,200	192,360	192,360
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	182,200	192,360	203,078
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		162,200	334,560
	Total Cash Inflow	232,200	354,560	537,638
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	162,200	334,560	517,638

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 012 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

