

Proposed NU Business Name: **MIZANUR RAHMAN DAIRY FARM**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	15/01/1999(18 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: GhatKuri, P.O: Chandpur, P.S: Kapashia, 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	:	ARSHEDA BEGUM
(iii) Father's name	:	MD. GOLAM MOSTOFA
(iv) GB member's info	:	Branch: Bhawal Chandpur, Kapasia , Centre # 40 (Female), Member ID: 3559, Group No: 03 Member since: 10/05/2008 to 2017(09Years) First Loan: BDT 5,000/- , Existing Loan: BDT 50,000/- Outstanding Loan: BDT 34,380/-
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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Wood Designing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-568676
Family's Contact No.	:	01718-476375
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARSHEDA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZANUR RAHMAN DAIRY FARM
Location	:	Ghatkuri, Chandpur
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has one cow, two oxes in his farm.▪ Average daily milk production is 07 liter and milk price is BDT 60/-.▪ The business is operated by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects cows from Amraid Bazer.▪ Agreed grace period is 3 months.

Existing Business

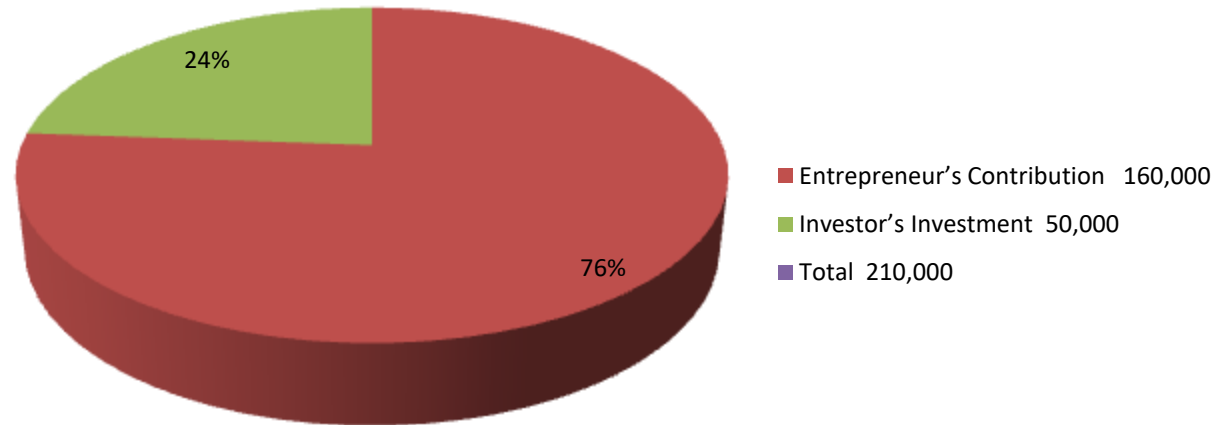
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Milk (Daily: 7 litre x 60/- per litre)	420	12,600	151,200
Total Sales (A)	420	12,600	151,200
Less. Variable Expense			
Straw, Bran, Medicine etc.	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Transportation		400	4,800
Mobile Bill		150	1,800
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	1	50,000	50,000	1	50,000	50,000	100,000
Ox	1	65,000	65,000				65,000
Ox	1	45,000	45,000				45,000
Total	3		160,000	1		50,000	210,000

Source of Finance



Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Milk (Daily: 12 litre x 60/- per litre)	720	21,600	259,200	272,160	285,768
Total Sales (A)	720	21,600	259,200	272,160	285,768
Less. Variable Expense					
Straw, Bran, Medicine etc.	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Transportation		700	8,400	10,200	12,000
Mobile Bill		200	2,400	2,640	3,000
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,050	72,600	74,740	77,000
Net Profit (E) [C-D]		9,550	114,600	121,820	129,388
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	114,600	121,820	129,388
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		94,600	196,420
	Total Cash Inflow	164,600	216,420	325,808
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	94,600	196,420	305,808

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services
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

