

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



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

Name	:	<b>MOZNO</b>
Age	:	17-04-1994 (23Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Ghonarchala P.O: Kochua P.S: Sokhipur Dist: Tangail
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>MORIYOM</b>
(iii) Father's name	:	<b>KHORSHEED ALOM</b>
(iv) GB member's info	:	Branch :Kochua, Sokhipur Centre 02(Female), Member ID: 1049/1 , Group No: 02 Member since: 06-05-02 (15 years) First loan: BDT 3,000 Existing loan: BDT 40,000, Outstanding Loan: 16240
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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. 07 years Experience own business : She has 07 years training.
Other Own/Family Sources of Income	:	Wood business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626581738
Family's Contact No.	:	01754049452
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORIYOM** joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

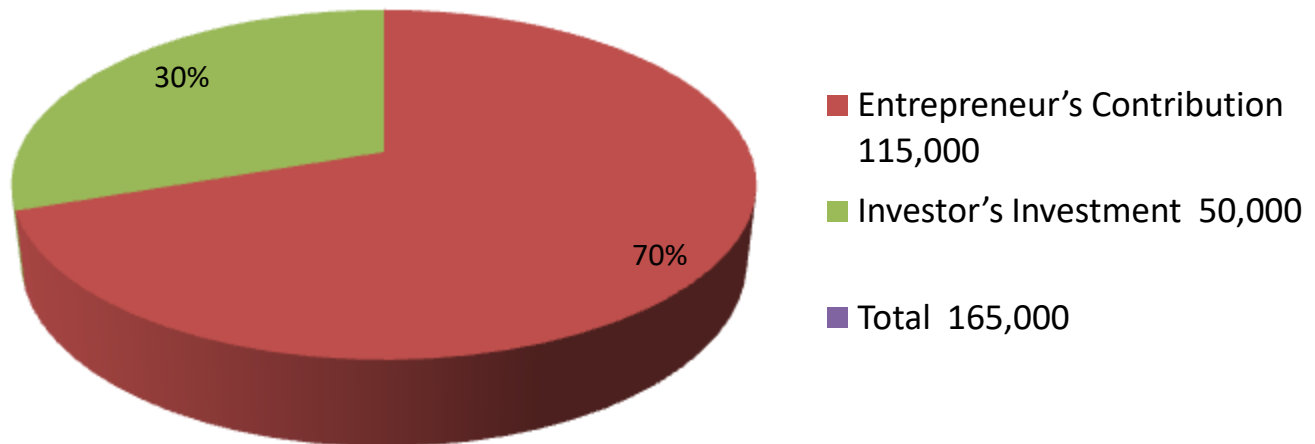
Business Name	:	<b>MOZNO DAIRY FARM</b>
Location	:	Kaliya
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x6 ft=84 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Borochowna.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw,Bran,Medicine	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		3588	43056

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	80000	80000	1	50000	50,000	130,000
Calf	1	35000	35000			0	35,000
	2	115000	115,000	1	50000	50,000	165000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	620	18600	223200	234360	246078
<b>Total Sales(A)</b>	<b>620</b>	<b>18600</b>	<b>223200</b>	<b>234360</b>	<b>246078</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	87	2604	31248	32810.4	34451
<b>Total Variable Expense</b>	<b>87</b>	<b>2604</b>	<b>31248</b>	<b>32810.4</b>	<b>34451</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>533</b>	<b>15996</b>	<b>191952</b>	<b>201549.6</b>	<b>211627</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		0	0	0	0
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
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>5700</b>	<b>68400</b>	<b>103200</b>	<b>578400</b>
<b>Net Profit (E)= [C-D]</b>		<b>10296</b>	<b>123552</b>	<b>129729.6</b>	<b>136216</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	123,552	129729.6	136216.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103552	213281.6
	<b>Total Cash Inflow</b>	<b>173,552</b>	<b>233,282</b>	<b>349,498</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,552</b>	<b>213,282</b>	<b>329,498</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:2  
Experience & Skill : 10  
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

