

## Proposed NU Business Name: **Masum Dairy Farm**



Project identification and prepared by: Md.Sujat Ali

Project verified by:Samsul Arefin



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

Name	:	<b>Masum Mia</b>
Age	:	14-08-1987 (30Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill: Noloa P.O: NoloaP.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>NASIMA AKTER</b>
(iii) Father's name	:	<b>ABDUR RAZZAK</b>
(iv) GB member's info	:	Branch :Noloa Sokhipur Centre 25(Female), Member ID: 4450 , Group No: 09 Member since: 2005 -02-10(12 years) First loan: BDT 4,000
Further Information:		Existing loan: BDT 200,000, Outstanding Loan: 40000
(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	:	08 experience in running business. 5Years in own business She has 0Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711198202
Family's Contact No.	:	01734098725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASIMA AKTER** joined Grameen Bank since 12 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

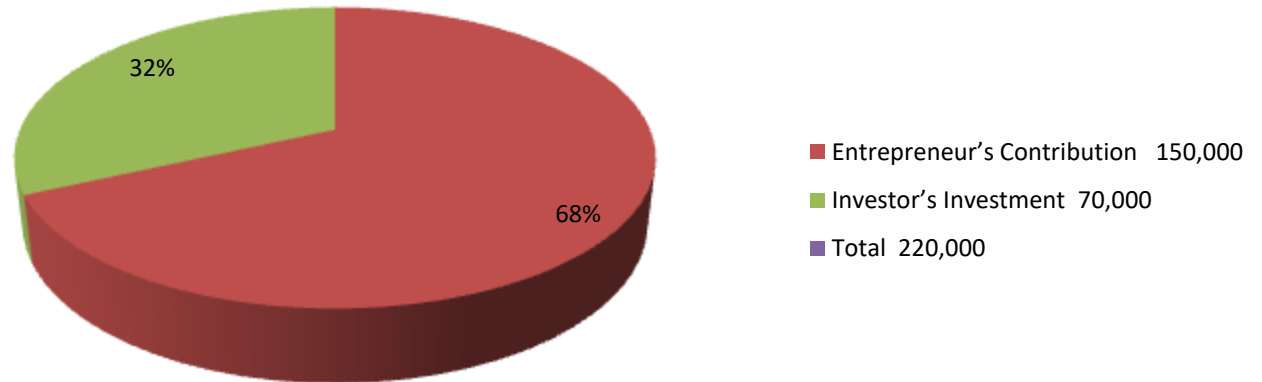
Business Name	:	<b>MASUM DAIRY FARM</b>
Location	:	Noloa
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150000/- (from existing business) 91% Required Investment BDT 70,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft=120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has cow,calf in his farm.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪Collects goods from koitola .</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow,Calf,milk	360	10800	129600
		0	0
<b>Total Sales(A)</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
Less Variable Expense (B)			0
Cow,Calf,milk	50	1512	18144
<b>Total Variable Expense</b>	<b>50</b>	<b>1512</b>	<b>18144</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>310</b>	<b>9288</b>	<b>111456</b>
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>
<b>Net Profit (E)= [C-D]</b>		<b>2088</b>	<b>25056</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
cow	2	60000	120000	1	70000	70,000	190,000
Calf	1	30000	30000				
	3	90000	150,000	1	70000	70,000	220000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cow,Calf,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>					
<b>Straw, Bran, Medicine etc</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	59270.4	<b>62234</b>
<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		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
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		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>147000</b>	<b>939630</b>
<b>Net Profit (E)= [C-D]</b>		<b>21696</b>	<b>260352</b>	<b>273369.6</b>	<b>287038</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>SI #</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	260,352	273369.6	287038.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232352	477721.6
	<b>Total Cash Inflow</b>	<b>330,352</b>	<b>505,722</b>	<b>764,760</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>232,352</b>	<b>477,722</b>	<b>736,760</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 8 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

