

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



Project identification and prepared by: Ashrafal Alam

Project verified by: Md Siddikur Rahman



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

Name	:	<b>AL MAMUN AKHAND</b>
Age	:	15-01-1982(35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Tekmanikpur P.O: Shomnotunbazar P.S: Kaliganj, 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	:	<b>MST JARINA BEGUM</b>
(iii) Father's name	:	<b>MD IDRIS ALI AKHAND</b>
(iv) GB member's info	:	Branch: Nagri, Centre: 12 (Female), Member ID: 1211/2, Group No: 05 Member since: 1992 to 2017 (25 Years) First loan: BDT 5000
Further Information:		Last Loan: BDT 50000 Outstanding loan: 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.) <sup>10</sup>	:	Yes
Business Experiences and Training Info	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Poultry Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-141781
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JARINA BEGUM** joined Grameen Bank since 25 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

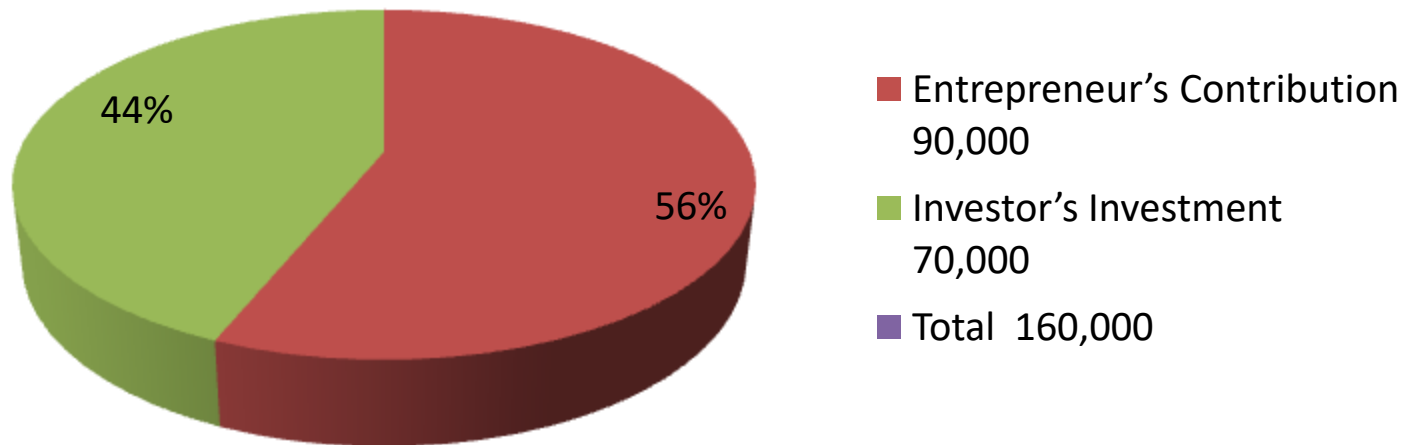
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAMUN DAIRY FARM</b>
Location	:	Tekmanikpur, Kaliganj
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 90,000/-(from existing business) 56% Required Investment BDT 70,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in cow rearing.</li><li>▪Average 85% gain on sale.</li><li>▪The business is operated by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Collects cows from Kaliganj</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Milk	420	12600	151200
	0	0	0
<b>Total Sales(A)</b>	<b>420</b>	<b>12600</b>	<b>151200</b>
<b>Less Variable Expense (B)</b>			0
Straw, Bran, Medicine etc	63	1890	22680
<b>Total Variable Expense</b>	<b>63</b>	<b>1890</b>	<b>22680</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>357</b>	<b>10710</b>	<b>128520</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4610</b>	<b>55320</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	45,000	90,000	1	70,000	70,000	160,000
			<b>90,000</b>			<b>70,000</b>	<b>160000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Milk	600	18000	216000	226800	238140
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	90	2700	32400	34020	35721
<b>Total Variable Expense</b>	<b>90</b>	<b>2700</b>	<b>32400</b>	<b>34020</b>	<b>35721</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>	<b>73900</b>	<b>74615</b>
<b>Net Profit (E)= [C-D]</b>		<b>9200</b>	<b>110400</b>	<b>115920</b>	<b>121716</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>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	70,000		
1.2	Net Profit	110,400	115920	121716
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82400	170320
	<b>Total Cash Inflow</b>	<b>180,400</b>	<b>198,320</b>	<b>292,036</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>82,400</b>	<b>170,320</b>	<b>264,036</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill: 15 Years,  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

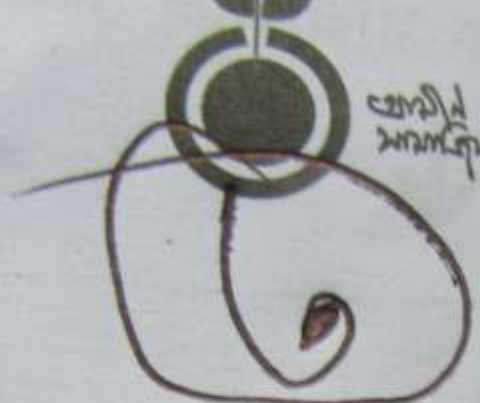
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য শক্তি  
সামগ্রিক উন্নয়ন

# গ্রামীণ শক্তি

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: স্বাস্থ্য বৃদ্ধি কার্জ

উনিটের নাম: কল্যাণ, স্বাস্থ্য, পরিবেশ

দ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: জামা স্বাস্থ্য অফিসার

বয়স: ৩৫ বছর

জন্ম তারিখ: ১৫-০২-১৯৮০

স্বাক্ষরিত যোগ্যতা: স্ব. স্ব. স্ব.





















