

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



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Sreenagar unit, Munshigonj  
Project verified by: Md. Sirajul Islam



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

Name	:	<b>MONIR HOSSEN</b>
Age	:	21-03-1985(32Years)
Education, till to date	:	Class iix
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Address	:	Vill:west kamrgawP.O ;kathiya para+P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MINU BEGUM</b>
(iii) Father's name	:	<b>ALI HOSSEN</b>
(iv) GB member's info	:	Branch: Vaggyakul, Centre # 57(Female), Member ID: 2750, Group No: 05 Member since:20-07-2000-2008(08 years) First loan: BDT 5,000/- Exting loan: 20,000/- Outstanding loan:NIL
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-129524
Family's Contact No.	:	01850634698
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINU BEGUM** joined Grameen Bank since 01 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONIR DAIRY FARM</b>
Location	:	North kamargaw,sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/- (from existing business)81% Required Investment BDT 60,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 13 ft= 260 square ft
Security of the shop	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; cow, milk,calf</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The sop is won.</li> <li>▪Collects goods from North kamargaw,</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

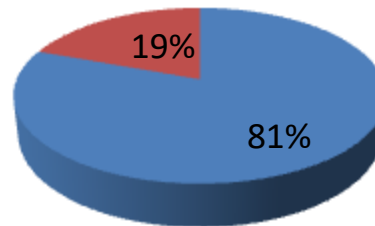
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow, milk,calf	1,200	36,000	432,000
<b>Total Sales (A)</b>	1,200	36,000	432,000
<b>Less. Variable Expense</b>			
cow, milk,calf	840	25,200	302,400
<b>Total variable Expense (B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cow	2	100000	200000		1	60000	60,000	260,000
calf	1	50000	50000		0	0	0	50,000
<b>Total</b>			250000			60000	60,000	<b>310,000</b>

## Source of finance

■ Entrepreneur investment 250,000 ■ Investore investment 60,000 ■ Total investment 310,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
cow, milk,calf	1,600	48,000	576,000	604,800	635,040
<b>Total Sales (A)</b>	1,600	48,000	576,000	604,800	635,040
<b>Less. Variable Expense</b>					
cow, milk,calf	1,120	33,600	403,200	423,360	444,528
<b>Total variable Expense (B)</b>	<b>1,120</b>	<b>33,600</b>	<b>403,200</b>	<b>423,360</b>	<b>444,528</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,300</b>	<b>63,600</b>	<b>63,780</b>	<b>63,969</b>
<b>Net Profit (E) [C-D)</b>		<b>9,100</b>	<b>109,200</b>	<b>117,660</b>	<b>126,543</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	<b>109,200</b>	<b>117,660</b>	<b>126,543</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,200	178,860
	<b>Total Cash Inflow</b>	<b>169,200</b>	<b>202,860</b>	<b>305,403</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,200</b>	<b>178,860</b>	<b>281,403</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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









