

Proposed NU Business Name: **Mredul Dairy Farm**



Project identification and prepared by: Orjun Kumar Shill,
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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mredul Hossain
Age	:	18-08-1996 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Brothers
Address	:	Vill: Vaturiya ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Salma Parvin
(iii) Father's name	:	Md Delowar Hossain
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 27 (Female), Member ID: 2455/3 , Group No: 03 Member since: 05-09-2006 (12 Years) First loan: BDT = 5,000 /- Last Loan= 100,000/- Outstanding loan:= 25,000/-
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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-201490
Family's Contact No.	:	01672-562879
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Salma Parvin joined Grameen Bank since 12 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	:	Mredul Dairy Farm
Location	:	Vaturiya,Kanchkura,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 940,000/-
Financing	:	Self BDT 840,000/- (from existing business) 89% Required Investment BDT 100,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	The Farm Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Ox,Culves etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is Owner .▪Collects goods from Pabna.▪Agreed grace period is 3 months.

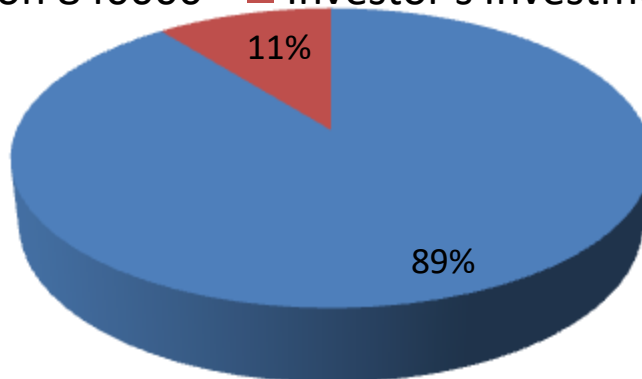
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	3,500	105,000	1,260,000
	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Milk	2,600	78,000	936,000
Total variable Expense (B)	780	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	1,050	27,000	324,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		15,000	180,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		21,600	259,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	4	150000	600000	Cow	1	100000	100000	700,000
Ox	2	60000	120000				0	120,000
Basur	4	30000	120000				0	120,000
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
			0					0
Others			0	Others			0	0
Total			840,000				100,000	940,000

Source of Finance

■ Entrepreneur's contibution 840000
 ■ Investor's Investment 100000
 ■ Total 940000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Milk	4,000	120,000	1,440,000	1,512,000	1,587,600
	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Milk	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		15,000	180,000	189,000	198,450
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		21,765	261,180	271,239	281,801
Net Profit (E) [C-D]		14,235	170,820	182,361	194,479
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	170,820	182,361	194,479
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		130,820	273,181
	Total Cash Inflow	270,820	313,181	467,660
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	130,820	273,181	427,660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Own Business : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













[Red signature]

শাখা ব্যবস্থাপকের দ্বারা

১০১৪১০১

বই হস্তান্তর তারিখ

N/A

কেন্দ্রের নাম

N/A

কেন্দ্র নং

১০১৪

১০১৪

কক্ষ নং

N/A

নাম

সহজ খণ্ডের পাশ বই



গ্রামাণ্ডোল ক্যাঙ্ক

১০১৪১০১

FAMILY PICTURE

