

Proposed NU Business Name: MUKTADIR DAIRY FARM

Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MUKTADIR
Age	:	03-05-1988(30 Years)
Education, till to date	:	Ten
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, 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	:	MST. NILUFA
(iii) Father's name	:	MD. FAJLUL RAHMAN
(iv) GB member's info	:	Branch: Kachya, Centre # 36(Female), Member ID: 3594, Group No: 04 Member since:01-01-2003(15 Year) First loan: BDT 3,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT -
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	:	08 years of business experience.
Own Business and Training Info	:	08 years experience in running business. Yes, He has 08 years training
Other Own/Family Sources of Income	:	Yes, He is a CNG.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Mother's Contact No.	:	01718-515807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NILUFA joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTADIR DAIRY FARM
Location	:	Vill: Gonerchala ;P.O: Kachya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000(from existing business) 76% Required Investment BDT 80,000(as equity) 24%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	28 ft x 12 ft= 336 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

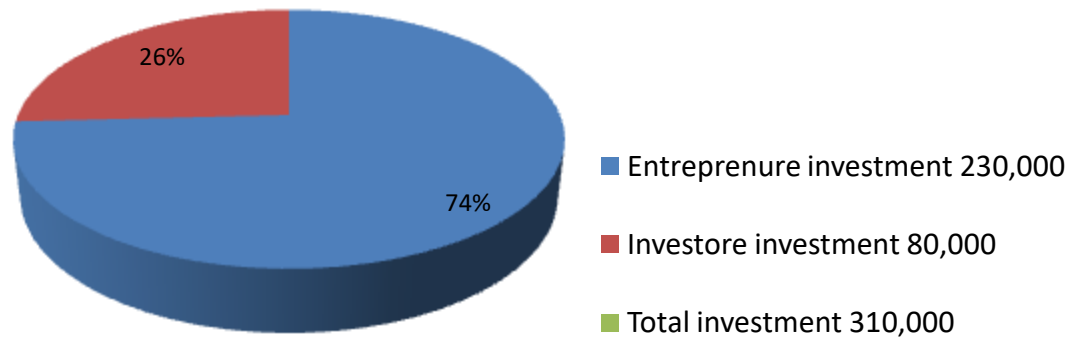
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		21,000	252,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	150000	150000	Cow	1	80000	80,000	230,000
Calf	1	80000	80000		0	0	0	80,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			230000			80000	80,000	310,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk, Cow, Ox, Calf	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		600	7,200	7,560	7,938
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,000	72,000	72,600	73,230
Net Profit (E) [C-D)		34,500	414,000	437,700	462,585
Investment Payback			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	414,000	437,700	462,585
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		382,000	787,700
	Total Cash Inflow	494,000	819,700	1,250,285
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	382,000	787,700	1,218,285

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 08 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





