

Proposed NU Business Name: **MASUD DAIRY FARM**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	08-08-1986 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 DAUGHTER
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Khoksa, P.O: Dhokrakul, P.S: Puthiya, Dist: Rajshahi
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. MOHASHINA BEGUM
(iii) Father's name	:	MD JALAL UDDIN
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 11(Female), Member ID: 3612/3, Group No: 06 Member since: 22-03-1995 (21 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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 and Training Info	:	10 years experience in running business. He has 8 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-767856
Mother's Contact No.	:	01723953989
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORIYOM BIBI joined Grameen Bank since 10 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	:	MASUD DAIRY FARM
Location	:	Khoksha, puthia, rajshahi
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 140000/-(from existing business) 64% Required Investment BDT 80000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪Average % gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	350	10500	126000
Total Sales (A)	350	10500	126000
Less Variable Expense			
Cow feed	80	2400	28800
Total variable Expense (B)	80	2400	28800
Contribution Margin (CM) [C=(A-B)]	270	8100	97200
Less Variable Expense			
Electricity bill		100	1200
Salary (self)		3000	36000
Salary(Staff)			
Mobile bill		300	3600
Total fixed cost (D)		3,400	40800
Net Profit (E)= [C-D]		4,700	56400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	140,000	80,000	220000
	140,000	80,000	220000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	500	15000	180000	189000
Total Sales (A)	500	15000	180000	189000
Less Variable Expense				0
Feed & Medicine	100	3000	36000	37800
Total variable Expense (B)	100	3000	36000	37800
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200
Less Variable Expense				
Electricity bill		200	2400	2600
Salary (self)		3000	36000	36000
Mobile bill		400	4800	5000
Total fixed cost (D)		3,600	43200	43,600
Net Profit (E)= [C-D]		8400	100800	107,600
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	100,800	107,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		52,800
	Total Cash Inflow	180800	160400
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	52,800	112400

SWOT ANALYSIS

STRENGTH

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

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শ্রোতাসী একঃ ষিকাজাক এ. পুষ্টিয়া-ব

৭- মাসুদ হেইবি মাস

মেয়াদ ৩০/০৬/২০১৬ বর্ষান্ত ।

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FAMILY PICTURE

