

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



Project identification and prepared by: Md Golam Rosul  
Unit Munsiganj, Munsiganj  
Project verified by: Shushanto Kumar Biswash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MASUD DHALI</b>
Age	:	08-10-1985 (31 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers and 01 Sisters
Address	:	Vill: Vottracharger bag P.O: Panchasar P.S: Munsiganj Sadar , Dist: Munsiganj
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>MASUDA BEGUM</b>
(iii) Father's name	:	<b>NOWAB DHALI</b>
(iv) GB member's info	:	Branch Pnchshar Munsiganj , Centre # 08 (Female), Member ID: 1572/1, Group No: 02 Member since: 01-02-1991 (25 Years) First loan: BDT 3000 /-
Further Information:		Existing loan: BDT 120000 Outstanding loan: BDT 77760
(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 and Training Info	:	05 years experience in running business. 05 Years in own business.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01947-998123
Family's Contact No.	:	0199-3827057
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit,Munsiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MASUDA BEGUM** joined Grameen Bank since 25 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASUD DAIRY FARM</b>
Location	:	Bhottacharjer Bag, Panchshar, Munsiganj
Total Investment in BDT	:	BDT 814,000/-
Financing	:	Self BDT 714,000/- (from existing business) 88% Required Investment BDT 100,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 20 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪Collects goods from Faridpur..</li><li>▪Agreed grace period is 3 months.</li></ul>

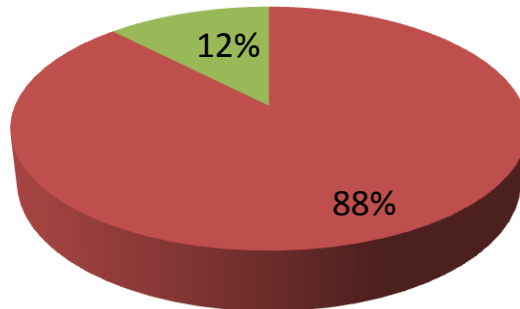
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk (27*50)	1350	40500	486000
<b>Total Sales (A)</b>	1350	40500	486000
<b>Less Variable Expense</b>			
Feed & medicine	630	18900	226800
<b>Total variable Expense (B)</b>	630	18900	226800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21600	259200
<b>Less Variable Expense</b>			
Electricity bill		2000	24000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		12,600	151200
<b>Net Profit (E)= [C-D]</b>		9,000	108000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Austrlian cow	7	90000	630,000	1	100,000	100,000	730,000
Calf	7	12000	84,000	0	0	0	84,000
<b>Total</b>	<b>14</b>	<b>0</b>	<b>714,000</b>	<b>1</b>	<b>0</b>	<b>100,000</b>	<b>814,000</b>

## Source of Finance



- Entrepreneur's Contribution 714,000
- Investor's Investment 100,000
- Total 814,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Milk (34*50)	1700	51000	612000	642600
<b>Total Sales (A)</b>	1700	51000	612000	642600
<b>Less Variable Expense</b>				
Feed & medicine	700	21000	252000	264600
<b>Total variable Expense (B)</b>	700	21000	252000	264600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30000	360000	378000
<b>Less Variable Expense</b>				
Electricity bill		2300	27600	28100
Transportation		2,000	24000	24500
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		300	3600	3600
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		13,000	91,200	152,200
<b>Net Profit (E)= [C-D]</b>		17000	204000	225,800
Investment Payback			<b>60,000</b>	<b>60,000</b>



## 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	100,000	
1.2	Net Profit	204,000	225,800
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		144,000
	<b>Total Cash Inflow</b>	304000	369800
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	144,000	309800

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 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


















  
**গ্রামীণ ব্যাংক**  
 শাখা  
 গফসার, মুলীগঞ্জ শাখা

সহজ ঋণের পাশ বই

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ঋণগ্রহণের পর

আমি মোঃ মাসুদ আলী মতী অধীনে পরিচালিত  
 গ্রামীণ ব্যাংক শাখা: মাসুদ আলী ডি আফার  
 গ্রাম: অ. রসা প্রতিষ্ঠান মাসুদ আলী চার্ক  
 পরিচালনা: অসুস্থতা দিলক্ষ এই কারণে প্রতিষ্ঠান/  
 গ্রামসভা এবং ব্যক্তি দ্বারা

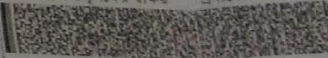
স্বাক্ষর - মাসুদ আলী  
 মোঃ মাসুদ আলী  
 গ্রাম - মাসুদ আলী  
 পোস্ট - মাসুদ আলী  
 থানা - মুন্সীগঞ্জ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**



নাম: মাসুদ আলী  
 Name: Masud Dhali  
 পিতা: মোহাম্মদ আলী  
 মাতা: মাসুদা বেগম  
 Date of Birth: 08 Oct 1985  
**ID NO: 5915676179984**

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারীকে  
 কোনোও শর্ত ছাড়া তুলে নিষ্কাশিত করে ফেললে অন্য কোনো জরিমানা  
 প্রদান করা হবে না। কার্ডটির ব্যক্তিগত ব্যবহারের জন্যে - ১৫০০০, মুন্সীগঞ্জ  
 পুলিশ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ১৯...  


# FAMILY PICTURE

