

Proposed NU Business Name: MITUN DAIRY FARM

Project identification and prepared by: Monorangon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MITUN
Age	:	07-12-1988(23 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Ramergau P.O: Ponchosar, P.S: Munshiganj, Sadar Dist: munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMOTAJ BEGUM
(iii) Father's name	:	SALMAN SHEIKH
(iv) GB member's info	:	Branch: Ponchosar Centre # 33 (Female), Member ID: 3581, Group No: 03 Member since: 20-11-1987(20Years) First loan: BDT 3,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Eight years experience in running business. He has training Four years
Other Own/Family Sources of Income	:	Nane
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-932057
Mother's Contact No.	:	01679-121373
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ BEGUM joined Grameen Bank since 20 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	:	MITUN DAIRY FARM
Location	:	Ramergau, Ponchosar, Munshiganj, Munshiganj .
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,00,000(from existing business) 83 % Required Investment BDT 80,000(as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 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; Cow▪Average 12-13 gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Munshirhat.▪Agreed grace period is 3 months.

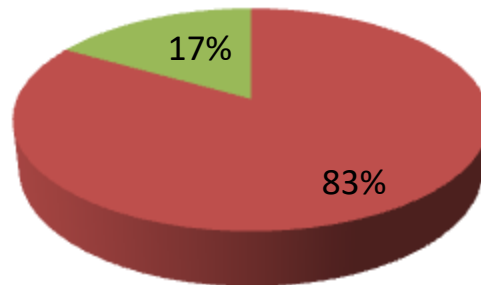
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12*50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Straw, Bran, Medicine etc	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	100,000	400,000	1	80000	80,000	480,000
Food				0	0	0	
Total	4		400,000	1		80,000	480,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (14 x 50)	700	21,000	252,000	264,600	277,830
Calf Sale			25,000	25,000	25,000
Total Sales (A)	700	21,000	277,000	289,600	302,830
Less. Variable Expense					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)	500	15,000	205,000	214,000	223,450
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,700	3,800
Transportation		1,000	12,000	12,200	12,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,800
Total Fixed Cost		7,000	84,000	84,400	84,800
Net Profit (E) [C-D)		8,000	121,000	129,600	138,650
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	121,000	129,600	138,650
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,000	186,600
	Total Cash Inflow	201,000	218,600	325,250
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	89,000	186,600	293,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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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FAMILY PICTURE