

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



Project identification and prepared by: Md. Aziz Ahmad  
Elanga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

<b>Name</b>	<b>:</b>	<b>MD RUPCHAN ALI</b>
<b>Age</b>	<b>:</b>	<b>29-12-1990(25 Years)</b>
<b>Education, till to date</b>	<b>:</b>	<b>Class Eight</b>
<b>Marital status</b>	<b>:</b>	<b>Married</b>
<b>Children</b>	<b>:</b>	<b>Nil</b>
<b>No. of siblings:</b>	<b>:</b>	<b>2 Son&amp;1 Daughter</b>
<b>Permanent Address</b>	<b>:</b>	<b>Vill-Bashi P.O: Elenga,Kalihati Dist: Tangail</b>
<b>Present Address</b>	<b>:</b>	<b>Vill-Bashi P.O: Elenga,S.Kalihati Dist: Tangail</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	<b>:</b>	
<b>(ii) Mother's name</b>	<b>:</b>	<b>Mother <input checked="" type="checkbox"/> Father</b>
<b>(iii) Father's name</b>	<b>:</b>	<b>Mrs. Hasna Begum</b>
<b>(iv) GB member's info</b>	<b>:</b>	<b>Mr. MD.Muntaj Ali</b> <b>Branch: Elengakalihati # 31 (Female),</b> <b>Member ID: 1735Group No: 04</b>
<b>Further Information:</b>		<b>Member since:02-09-2003 (12Years)</b>
<b>(v) Who pays GB loan installment</b>	<b>:</b>	<b>First loan: 2000 Taka.</b> <b>Existing loan: 23,000 Taka Outstanding loan: 19964Taka</b>
<b>(vi) Mobile lady</b>	<b>:</b>	<b>Father</b>
<b>(vii) Grameen Education Loan</b>	<b>:</b>	<b>No</b>
<b>(viii) Any other loan like GB, BRAC ASA etc..</b>	<b>:</b>	<b>No</b>

## ***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	:	Five years experience in running business. He has One year training
Other Own/Family Sources of Income	:	Father's income ( business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-046293
Father Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd,Elenga Unit,Tangail.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>MUNTAJ DAIRY FARM</b>
Location	:	<b>Bashi, Elenga, Kalihati, Tangail</b>
Total Investment in BDT	:	BDT 3,22,000
Financing	:	Self BDT 1,92,000 (from existing business) 60% Required Investment BDT 1,30,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur. Existing no employee..</li><li>▪Collects goods from Kustia.</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Hasna Begum is a member of Grameen Bank since 12 years. At first she took 2000 taka loan from Grameen Bank. Hasna Begum gradually took loan from GB. Utilize loan in business and Home Development.

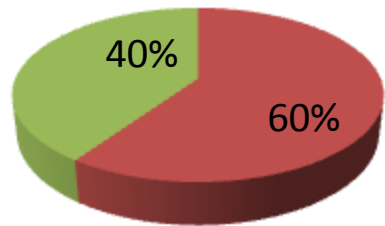
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk ( 8litre *45)	360	10800	129600
Ox Sale	134	4020	48240
Cow dung sale	10	300	3600
<b>Total Sales (A)</b>	504	15120	181440
<b>Less Variable Expense</b>			
Cow feed (2*120)	240	7200	86400
<b>Total variable Expense (B)</b>	240	7200	86400
<b>Contribution Margin (CM) [C=(A-B)</b>	264	7920	95040
<b>Less Variable Expense</b>			
Transportation		300	3600
Salary (self)		3000	36000
Salary(Staff)			
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		3,400	40800
<b>Net Profit (E)= [C-D]</b>		4,520	54240

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow (2*70000)	140,000	120,000	260000
Ox ( 1*50000)	50,000		50000
Feed	2,000	10,000	12000
	192,000	130,000	322000

## Source of Finance



■ Entrepreneur's Contribution 192,000

■ Investor's Investment 130,000

■ Total 322,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk ( 14 litre *45)	585	17550	210600	221130	232186.5
Ox Sale	167	5010	60000	63000	60120
Cow dung sale	15	450	5400	5670	5954
<b>Total Sales (A)</b>	767	23010	276120	289926	256000
<b>Less Variable Expense</b>					
Feed & Medicine (3*120)	360	10800	129600	136080	142884
<b>Total variable Expense (B)</b>	360	10800	129600	136080	142884
<b>Contribution Margin (CM) [C=(A-B)</b>	407	12210	146520	153846	161538
<b>Less Variable Expense</b>					
Transportation		300	3600	3,600	3600
Salary (Self)		3000	36000	36000	36000
Mobile bill		200	2400	2600	2600
<b>Total fixed cost (D)</b>		3,500	42000	42,200	42200
<b>Net Profit (E)= [C-D]</b>		8710	104520	111,646	119338
Investment Payback			<b>52,000</b>	52,000	52,000



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

SR#	<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	130,000		
1.2	Net Profit	104,520	111,646	119338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52,520	112166
	<b>Total Cash Inflow</b>	234520	164166	231504
2	Cash Outflow			
2.1	Purchase of Product	130,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	52000	52000	52000
	<b>Total Cash Outflow</b>	182,000	52000	
3	<b>Net Cash Surplus</b>	52,520	112166	179504

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Scarcity of Capital.

## **O**PPORTUNITIES

Huge demand in the community  
Location of factory;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



























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



নাম: মোঃ রূপচান আলী

Name: MD. RUPCHAN ALI

পিতা: মোঃ মেনতাজ আলী

মাতা: মোসাঃ হুসন বেগম

Date of Birth: 29 Dec 1990

ID NO: 19909314736000316

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা  
কোথাও গাওয়া গেলে নিকটস্থ পোল্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোডিং: তালুকদার বাড়ী, গ্রাম/রাজা বাশী, বাশী, ডাকঘর: এলেকা  
- ১৯৭৪, কালিহাতি, এলেকা পৌরসভা, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৯/০৯/২০১৩



