

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



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

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHMAN
Age	:	13/8/1983 (32 Years)
Education, till to date	:	Class IV
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Mollapara, P.O: Shatbariya, 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. RUMI BEGUM
(iii) Father's name	:	LATE BOJLUR RAHMAN
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 97(Female), Member ID: 10906, Group No: 15 Member since: 2/7/2012 (04Years) First loan: BDT - 10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 16499
(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	:	4 years experience in running business. He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774788281
Wife's Contact No.	:	01925608033
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUMI BEGUM joined Grameen Bank since 04 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIZANUR DAIRY FARM
Location	:	Mollapara, Shatbaria,Puthiya
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60 ft x 19 ft= 1140 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 production.▪The business is operating by entrepreneur. Existing no employees.▪Agreed grace period is 3 months.

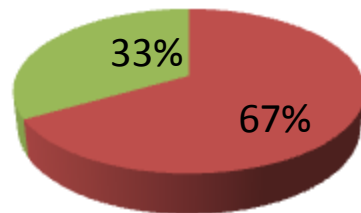
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	800	24000	288000
Total Sales (A)	800	24000	288000
Less Variable Expense			
Feed & Medicine	380	11400	136800
Total variable Expense (B)	380	11400	136800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Electricity bill		200	2400
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		5,400	64800
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000	100000	200000
Calf	100,000	0	0
	200,000	100,000	300000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk	1200	36000	432000	453600
Total Sales (A)	1200	36000	432000	453600
Less Variable Expense				
Feed & Medicine	540	16200	194400	204120
Item				
Total variable Expense (B)	540	16200	194400	204120
Contribution Margin (CM) [C=(A-B)]	660	19800	237600	249480
Less Variable Expense				
Electricity bill		400	4800	5000
Salary (Self)		5000	60000	60000
Mobile bill		200	2400	3800
Total fixed cost (D)		5,600	67200	68,800
Net Profit (E)= [C-D]		14200	170400	180,680
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	170,400	180,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		110,400
	Total Cash Inflow	270400	291080
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	110,400	231080

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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ক্রমিক নং-

মি জহান্নুর হুসেইন ফার্ম
জহান্নুর বরুমান

বরুমান

FAMILY PICTURE

