

Proposed NU Business Name: **MD MOKLES SHEIKH DAIRY FIRM**



Project identification and prepared by: Md.Yasin Alam
sreenagar unit ,munshigonj
Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SONIYA AKTAR
Age	:	22-06-1999(18years)
Education, till to date	:	Class H.S.C (student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brothers 04 sisters
Address	:	Vill:mandra,post :vaggokul,p.s: Sreenagar,Dist:Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	RASIDA BEGUM
(iii) Father's name	:	MOKLES SHIKH
(iv) GB member's info	:	Branch: Vaggokul, Centre # 17 (Female), Member ID: 1551, Group No: 02 Member since: 01-04-2007(10Years) First loan: BDT 15,000 /- Existing loan: BDT 50,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03years experience in running business. : He has no trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-052603
Family's Contact No.	:	01611-983111
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASIDA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MD MOKLES SHEIKH DAIRY FIRM
Location	:	Mandra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 370,000- (from existing business) 84% Required Investment BDT 70,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 9 ft= 189 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,calf, milk etc▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The farm is self.▪Collects goods from Vaggokul.▪Agreed grace period is 3 months.

Existing Business (BDT)

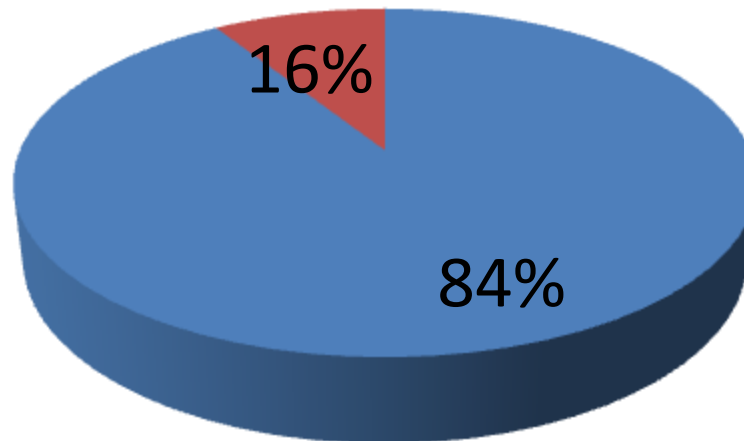
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow,calf, milk etc	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Cow,calf, milk etc	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	04	80000	320000		01	70000	70000	390000
calf	02	25000	50000					50000
Total			370,000				70,000	440,000

Source of Finance

■ Intreprenuers contribution 370,000 ■ Investor's Investment 70,000 ■ Total 440,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Cow,calf, milk etc	2,200	66,000	792,000	831,600	873,180
Total Sales (A)	2,200	66,000	792,000	831,600	873,180
Less. Variable Expense					
Cow,calf, milk etc	1,760	52,800	633,600	665,280	698,544
Total variable Expense (B)	1,760	52,800	633,600	665,280	698,544
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400	166,320	174,636
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,400	64,800	65,040	65,292
Net Profit (E) [C-D]		7,800	93,600	101,280	109,344
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	93,600	101,280	109,344
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		65,600	138,880
	Total Cash Inflow	163,600	166,880	248,224
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	65,600	138,880	220,224

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family: Others:0
Experience & Skill : 03 Years
Own Business :03
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





