

Proposed NU Business Name: **MONTU 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	:	MD NAZMUL
Age	:	03-03-1992(25years)
Education, till to date	:	Class B,B,A (student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill:vaggokul 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	:	MAFUZA BEGUM
(iii) Father's name	:	ABDUL HAQ BEPARY
(iv) GB member's info	:	Branch: Vaggokul, Centre # 14 (Female), Member ID: 1249, Group No: 02 Member since: 03-02-1994(8Years) First loan: BDT 3,000 /- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	08 years of business experience. : 08years 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.	:	01997-554285
Family's Contact No.	:	01798-888600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munsigong

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFUZA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONTU DAIRY FIRM
Location	:	Vaggokul mandra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 600,000- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 20 ft= 1200 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 mandra.▪Agreed grace period is 3 months.

Existing Business (BDT)

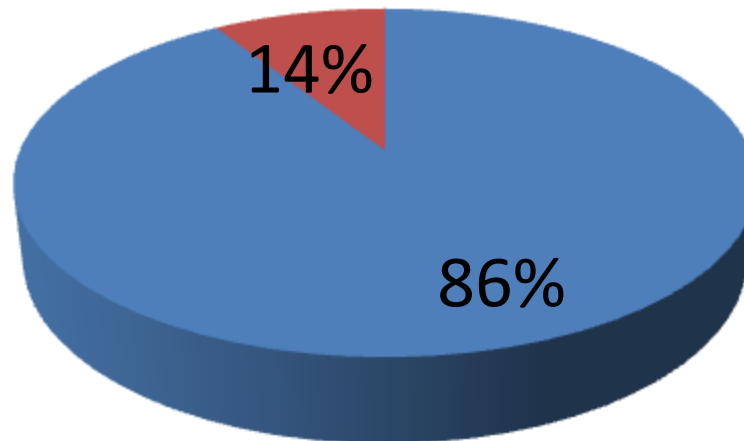
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow,calf, milk etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cow,calf, milk etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)	1000	30,000	360,000
Less. Fixed Expense			
Electricity Bill		4000	48,000
Transportation		2,000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		10000	120,000
Entertainment		200	2,400
Generator		2000	24,000
Mobile bill		200	2,400
Total fixed Cost (D)		23,400	280,800
Net Profit (E) [C-D)		6,600	79,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	08	50,000	400,000		01	100,000	100,000	500,000
calf	04	50,000	200,000					200,000
Total			600,000				100,000	700,000

Source of Finance

■ Intreprenuers contribution 600,000 ■ Investor's Investment 100,000 ■ Total 700,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Goat Sale	5200	156000	1872000	1965600	2063880
0	0	0	0	0	0
Total Sales(A)	5200	156000	1872000	1965600	2063880
Less Variable Expense (B)					
Straw, Bran, Medicine etc	4160	124800	1497600	1572480	1651104
Total Variable Expense	4160	124800	1497600	1572480	1651104
Contributon Margin (CM) [C=(A-B)]	1040	31200	374400	393120	412776
Less Fixed Expense					
Rent			0	0	0
Electric Bill		4000	48000	48300	48600
Transportaion		2,000	24000	25200	26460
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		10,000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gard		2,000	24000	24000	24000
Generator		200	2400	2400	2400
Mobil Bill			0	100	200
Total Fixed Cost (D)		23400	278400	280000	281660
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53600	111880
	Total Cash Inflow	193,600	151,880	215,074
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)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	53,600	111,880	175,074

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family: Others:0
Experience & Skill : 08 Years
Own Business :08
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





